

Compass Critical Illness Insurance

A limited benefit policy

Enrollment at a Glance

An affordable way to help protect against the financial stress of a serious illness.

For employees of loanDepot

What is Critical Illness Insurance?

Critical illness insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition. You have the option to elect critical illness insurance to meet your needs. Critical illness insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Features of critical illness insurance include:

- **Flexibility:** You can use the benefit money for any purpose you like.
- **Payroll deductions:** Premiums are paid through convenient payroll deductions.
- **Portable:** Should you leave your current employer or retire, you can take your coverage with you.

How can critical illness insurance help?

Below are a few examples of how your critical illness insurance benefit could be used (coverage amounts may vary):

- Medical expenses, such as deductibles and copays
- Child care
- Home healthcare costs
- Mortgage payment/rent and home maintenance

Who is eligible for critical illness insurance?

- **You**—all active employees working 30+ hours per week.
- **Your spouse***— under age 70. Coverage is available only if Employee coverage is elected.
- **Your child(ren)**— to age 26. Coverage is available only if Employee coverage is elected.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. Please contact your employer for more information.

What Maximum Critical Illness Benefit am I eligible for?

loanDepot provides you with the opportunity to purchase a Maximum Critical Illness Benefit of \$10,000 or \$20,000. In addition, you also may purchase a Maximum Critical Illness Benefit of \$5,000 or \$10,000 for your spouse. A Maximum Critical Illness Benefit of 25% of your (Employee) amount is available for each covered child, at no additional cost.

For what critical illnesses and conditions are benefits available?

Critical illness insurance provides a benefit for the following illnesses and conditions. Benefits are paid at 100% of the Maximum Critical Illness Benefit unless otherwise stated. For a complete description of your benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

Base Module

- Heart attack
- Stroke
- Coronary artery bypass (25%)
- Coma
- Major organ failure
- Permanent paralysis
- End stage renal (kidney) failure

Cancer Module

- Cancer
- Carcinoma in situ (25%)
- Skin cancer (10%)

What does my critical illness insurance include?

Critical illness insurance provides the following additional benefits. There may be some variation by state. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit once per year, even if you complete multiple health screening tests.
 - Examples of health screening tests include but are not limited to: Pap test, serum cholesterol test for HDL and LDL levels, mammography, colonoscopy, and stress test on bicycle or treadmill.
 - The annual benefit is \$50 for completing a health screening test.
 - If your spouse and/or children is/are covered for critical illness insurance, they are also covered by the Wellness Benefit. Your spouse's benefit amount is also \$50. The benefit for child coverage is \$25 with an annual maximum of \$100 for children's benefits.
- **Restoration of Benefits:** (Does not apply to Cancer Module.) This restores the base critical illness benefit so that a covered individual can receive a second benefit if diagnosed with a different covered condition. In order for the second illness to be covered, it must occur after 12 consecutive months without the occurrence of any covered critical illness named in your certificate, including the illness from the first benefit payment.
 - If your spouse and/or children are covered by critical illness insurance, they are also eligible for this benefit.
- **Recurrence Benefit:** (Does not apply to Cancer Module.) This allows you to receive a benefit for the same condition a second time. In order for the illness to be covered a second time, it must occur after 12 consecutive months without the occurrence of any covered critical illness named in your certificate, including the illness for which you received the first benefit payment.
 - If your spouse and/or children are covered by critical illness insurance, they are also eligible for this benefit.

What optional benefits are available?

The benefits listed below are optional benefits you may include with your Critical Illness Insurance. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Spouse* Critical Illness Insurance:** If you have coverage for yourself, you may enroll your spouse, as long as your spouse is under age 70 and is not covered under the Policy as an Employee.
 - Your spouse will have the same benefits that you have under the base coverage.
 - There are no medical questions your spouse needs to answer or medical tests your spouse needs to take in order to get coverage.

*The use of "spouse" in this form means a person insured as a spouse as described in the certificate of insurance or benefit. Please contact your employer for more information.

- **Children's Critical Illness Insurance:** As long as you have critical illness coverage on yourself, your natural child(ren), stepchild(ren), adopted child(ren) or child(ren) for whom you are a legal guardian are eligible to be covered under your employer's plan, up to the age of 26.
 - Your children are covered for the same critical illness insurance conditions as you are with the exception of carcinoma in situ and coronary artery bypass; however, actual benefit amounts may vary.
 - This benefit covers all of your eligible children.
 - There are no medical questions you need to answer or medical tests your child(ren) need(s) to take in order to get coverage.
 - If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children under this benefit. If the parent who is covering the children stops being

insured as an employee, then the other parent may apply for children's coverage.

How much does Critical Illness Insurance cost?

See the chart below for the premium amounts.

Employee Bi-Weekly Rates (26)		
Uni-Tobacco		
Attained Age	\$10,000	\$20,000
Under 25	\$2.08	\$3.55
25-29	\$2.12	\$3.65
30-34	\$2.12	\$3.65
35-39	\$2.45	\$4.29
40-44	\$3.18	\$5.77
45-49	\$4.20	\$7.80
50-54	\$5.68	\$10.75
55-59	\$7.52	\$14.45
60-64	\$9.32	\$18.05
65-69	\$12.00	\$23.40
70+	\$15.97	\$31.34

Spouse Bi-Weekly Rates (26)		
Uni-Tobacco		
Attained Age	\$5,000	\$10,000
Under 25	\$1.66	\$2.72
25-29	\$1.68	\$2.77
30-34	\$1.68	\$2.77
35-39	\$1.85	\$3.09
40-44	\$2.35	\$4.11
45-49	\$3.07	\$5.54
50-54	\$4.11	\$7.62
55-59	\$5.61	\$10.62
60-64	\$6.88	\$13.15
65-69	\$7.04	\$13.48
70+	\$8.70	\$16.80

Employee Semi-Monthly Rates (24)		
Uni-Tobacco		
Attained Age	\$10,000	\$20,000
Under 25	\$2.25	\$3.85
25-29	\$2.30	\$3.95
30-34	\$2.30	\$3.95
35-39	\$2.65	\$4.65
40-44	\$3.45	\$6.25
45-49	\$4.55	\$8.45
50-54	\$6.15	\$11.65
55-59	\$8.15	\$15.65
60-64	\$10.10	\$19.55
65-69	\$13.00	\$25.35
70+	\$17.30	\$33.95

Spouse Semi-Monthly Rates (24)		
Uni-Tobacco		
Attained Age	\$5,000	\$10,000
Under 25	\$1.80	\$2.95
25-29	\$1.83	\$3.00
30-34	\$1.83	\$3.00
35-39	\$2.00	\$3.35
40-44	\$2.55	\$4.45
45-49	\$3.33	\$6.00
50-54	\$4.45	\$8.25
55-59	\$6.08	\$11.50
60-64	\$7.45	\$14.25
65-69	\$7.63	\$14.60
70+	\$9.43	\$18.20

Exclusions and Limitations

Benefits are not payable for any critical illness caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

What are pre-existing conditions and are they covered?

A pre-existing condition is a sickness, injury or physical condition for which you received medical treatment, consultation, care or services (including diagnostic measures) during the 12 months prior to your coverage effective date. For the first 12 months of your coverage or any increase in coverage, we will not pay benefits for any condition or illness that is the result of a pre-existing condition. Once you have completed the pre-existing condition limitation time period, which is the first 12 months of coverage, benefits for a pre-existing condition are the same as for any other eligible condition.

Benefits may reduce 50% for the employee and/or covered spouse on the policy anniversary following the 70th birthday, however, premiums do not reduce as a result of this benefit change.

*See the certificate of insurance and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

Who do I contact with questions?

For more information contact your human resource representative.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya[®] family of companies. Policy Form #RL-CI3-POL-12; Certificate Form #RL-CI3-CERT-12; and Rider Forms: Spouse Critical Illness Rider Form #RL-CI3-SPR-12, Children's Critical Illness Rider Form #RL- CI3-CHR-12, Restoration of Benefits Rider Form #RL- CI3-RES-12 and Recurrence Rider Form #RL- CI3-REC-12 Form numbers, provisions and availability may vary by state.

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