

Critical illness

Presented to: UNITED TRIBES TECHNICAL COLLEGE
 Effective date: January 1, 2025

ALL MEMBERS

Features	Benefit	Details
Employee increments	\$5,000	Benefits available in \$5,000 increments
Employee minimum	\$5,000	
Employee maximum	\$100,000	Eligible employees include all active, full-time employees living in the United States (except part-time, seasonal, temporary or contract employees). Employees must be enrolled before coverage can be offered to their dependents.
Employee guarantee issue	\$30,000	Benefits over this amount may require health information.
Spouse benefit	100% of the employee benefit	
Spouse increments	\$2,500	Benefits available in \$2,500 increments
Spouse minimum	\$2,500	
Spouse maximum	\$100,000	Eligible dependents include the employee's spouse. Additional eligibility requirements may apply.
Spouse guarantee issue	\$30,000	Benefits over this amount may require health information.
Child(ren) benefit	Automatically covered for 25% of employee benefit	Eligible dependents include the employee's child(ren) under age 26. Additional eligibility requirements may apply.
Preexisting conditions	6 / 12	
Health screening benefit	\$50	Employees and their covered dependents who have a covered screening test performed may each be eligible for a benefit once per calendar year.
Portability	To age 70	<p>If employees cease to meet the definition of an employee, they may be eligible to continue insurance for themselves and their covered dependents.</p> <p>To continue insurance, the employee must have been insured for 12 consecutive months, be less than age 70 and not incurred a critical illness.</p> <p>Ported insurance will terminate on May 1 following the employee's 70th birthday.</p>
Contribution type	Voluntary	

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

Proposal IDs: 07242520036v2 and 07242510036v2

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Covered illnesses / benefits		
To qualify for a benefit under this policy, the definition of the incurred critical illness must be satisfied. For diseases covered under the infectious disease benefit, the covered person must be confined to a hospital for at least 3 days.		
	% of benefit for first occurrence	% of benefit for additional occurrences
Alzheimer's disease	100%	0%
Amyotrophic lateral sclerosis	100%	0%
Benign brain tumor	100%	0%
Carcinoma in situ	25%	25%
Coma	100%	0%
Coronary artery disease	25%	25%
Heart attack	100%	100%
Invasive cancer	100%	100%
Loss of hearing	100%	0%
Loss of sight	100%	0%
Loss of speech	100%	0%
Major organ failure	100%	100%
Multiple sclerosis	100%	0%
Occupational infectious disease	100%	0%
Paralysis	100%	0%
Parkinson's disease	100%	0%
Skin cancer	\$250	\$0
Stroke	100%	100%
Infectious disease benefit		
COVID-19	25%	25%
Diphtheria	25%	25%
Encephalitis	25%	25%
Legionnaire's disease	25%	25%
Lyme disease	25%	25%
Malaria	25%	25%

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Meningitis	25%	25%
Methicillin-resistant staphylococcus aureus (MRSA)	25%	25%
Necrotizing fasciitis	25%	25%
Osteomyelitis	25%	25%
Poliomyelitis	25%	25%
Rabies	25%	25%
Sepsis	25%	25%
Tetanus	25%	25%
Tuberculosis	25%	25%
Mental health benefit		
Bipolar I disorder	25%	0%
Post traumatic stress disorder (PTSD)	25%	0%
Schizophrenia	25%	0%
Childhood conditions		
Cerebral palsy	100%	0%
Cleft lip / palate	100%	0%
Cystic fibrosis	100%	0%
Down syndrome	100%	0%
Muscular dystrophy	100%	0%
Spina bifida	100%	0%
To qualify for a benefit under this policy, the definition of the incurred specified disease must be satisfied.		
For diseases covered under the infectious disease benefit, the insured must be confined to a hospital for at least 3 days.		

Additional benefits

Health screening

Employees and their covered dependents who have a covered screening test performed may be eligible for a \$50 benefit once per calendar year.

