

Critical Illness Insurance

Enrollment at a glance

For the employees of: Solventum US LLC

What is Critical Illness Insurance?

It pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. 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:

- **Guaranteed Issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you. (*Provision may vary by state.*)

Who is eligible for Critical Illness Insurance and what are the coverage amounts?***

You—all active employees*.

- You may elect a Critical Illness benefit amount of \$15,000.

Your spouse or domestic partner**—coverage is available only if employee coverage is elected.

- You may elect a spouse Critical Illness benefit amount of \$15,000.

Your children—if you have coverage on yourself; your natural children, stepchildren, adopted children, children of your domestic partner or children for whom you are a legal guardian; are eligible to be covered under your employer's plan, up to the age of 26. If both you and your spouse are covered under this policy as an employee; then only one, but not both, may cover the same children for Critical Illness Insurance. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children's coverage.

- You may elect a children's Critical Illness benefit amount of \$15,000.

*Temporary employees are not eligible

**The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This includes domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.

***This coverage is not appropriate for individuals covered under Medicaid or similar programs.

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When is my coverage effective?

The coverage effective date is the date you are eligible to begin filing claims. The diagnosis of the covered condition must occur on or after the coverage effective date.

New Hires

- If you elect coverage, your coverage becomes effective as of your hire date, but you must apply within 14 days.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.

Qualifying Life Event

- If you elect coverage, your coverage becomes effective as of the life event date, but you must apply within 31 days.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.

Annual Enrollment

- Coverage is effective on January 1st, following the election during annual enrollment.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.

What benefits are available?

Critical Illness Insurance provides a benefit payment upon the diagnosis of an illness or condition shown below. Benefits are payable at 100% of the Critical Illness benefit amount unless otherwise stated. For a complete description of benefits, exclusions and limitations, refer to your certificate of insurance and riders.

Base Module

- | | |
|-----------------|---|
| • Heart attack* | • Major organ transplant** |
| • Cancer | • Coronary artery bypass (25% of critical illness benefit amount) |
| • Stroke | • Carcinoma in situ (25% of critical illness benefit amount) |

*A sudden cardiac arrest is not in itself considered a heart attack.

**Major organ transplant means the irreversible failure of your heart, lung, pancreas, entire kidney or liver, or any combination thereof, determined by a physician specialized in care of the involved organ.

Major Organ Module

- | | |
|--|---|
| • Transient ischemic attacks (TIA) (10% of critical illness benefit) | • Transcatheter heart valve replacement or repair (10% of critical illness benefit) |
| • Ruptured or dissecting aneurysm (10% of critical illness benefit) | • Coronary angioplasty (10% of critical illness benefit) |
| • Abdominal aortic aneurysm (10% of critical illness benefit) | • Implantable/internal cardioverter defibrillator (ICD) placement (25% of critical illness benefit) |
| • Thoracic aortic aneurysm (10% of critical illness benefit) | • Pacemaker placement (10% of critical illness benefit) |
| • Open heart surgery for valve replacement or repair (25% of critical illness benefit) | |

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Enhanced Cancer Module

- Benign brain tumor
- Skin cancer (10% of critical illness benefit)
- Bone marrow transplant (25% of critical illness benefit)
- Stem cell transplant (25% of critical illness benefit)

Quality of Life Module

- Permanent paralysis (50% of critical illness benefit)
- Loss of sight, hearing or speech (50% of critical illness benefit)
- Coma (50% of critical illness benefit)
- Multiple sclerosis (25% of critical illness benefit)
- Amyotrophic lateral sclerosis (ALS) (25% of critical illness benefit)
- Parkinson's disease (25% of critical illness benefit)
- Advanced dementia, including Alzheimer's disease (25% of critical illness benefits)

How many times can I receive a benefit payment?

Each benefit payable will be no more than 100% of the Critical Illness benefit amount. The maximum amount payable during the insured person's lifetime is called the total maximum benefit. You may be eligible to receive benefit payments for multiple conditions, up to the total maximum benefit amount. Each diagnosis must be a different diagnosis.

The total maximum benefit amount equals two times the Critical Illness benefit amount for each covered condition. Once the total maximum benefit for a covered condition has been paid, no further benefits are payable for that same covered condition.

Please refer to your certificate of insurance and riders for more information.

What do you mean by different diagnosis?

To be eligible for a benefit payment, the diagnosis must be a "different diagnosis" than any previously diagnosed illness or condition. This can mean any of the following:

- An insured person has a diagnosis of a covered critical illness that is **different** from a previously diagnosed illness or condition.
- An insured person receives a **subsequent** diagnosis of a covered critical illness that is for the same illness or condition* as a critical illness for which benefits were payable under the critical illness insurance policy. The **subsequent** diagnosis must occur more than 12 months after the date of the previous diagnosis.

*Including a cancer that has spread to a different area of the body

How much does Critical Illness Insurance cost?

See the chart(s) below for your cost.

Monthly Rates									
Employee: \$15,000 Spouse: \$15,000 Child(ren): \$15,000									
Non-Tobacco User					Tobacco User				
Attained Age	EE Only	EE+SP	EE+CH	Family	Attained Age	EE Only	EE+SP	EE+CH	FAMILY
Under 25	\$2.85	\$5.70	\$3.51	\$6.36	Under 25	\$5.25	\$10.50	\$5.91	\$11.16
25-29	\$3.30	\$6.60	\$3.96	\$7.26	25 - 29	\$5.55	\$11.10	\$6.21	\$11.76
30-34	\$4.20	\$8.40	\$4.86	\$9.06	30 - 34	\$7.20	\$14.40	\$7.86	\$15.06
35-39	\$5.10	\$10.20	\$5.76	\$10.86	35 - 39	\$9.30	\$18.60	\$9.96	\$19.26
40-44	\$6.75	\$13.50	\$7.41	\$14.16	40 - 44	\$11.85	\$23.70	\$12.51	\$24.36
45-49	\$10.35	\$20.70	\$11.01	\$21.36	45 - 49	\$18.60	\$37.20	\$19.26	\$37.86
50-54	\$16.20	\$32.40	\$16.86	\$33.06	50 - 54	\$29.10	\$58.20	\$29.76	\$58.86
55-59	\$24.00	\$48.00	\$24.66	\$48.66	55 - 59	\$46.20	\$92.40	\$46.86	\$93.06
60-64	\$34.50	\$69.00	\$35.16	\$69.66	60 - 64	\$62.70	\$125.40	\$63.36	\$126.06
65-69	\$46.05	\$92.10	\$46.71	\$92.76	65 - 69	\$82.50	\$165.00	\$83.16	\$165.66
70+	\$65.40	\$130.80	\$66.06	\$131.46	70 +	\$118.80	\$237.60	\$119.46	\$238.26



Questions?

For more information, please contact or go to:

Voya Employee Benefits Customer Service at 1-(833)-973-2384 or visit <https://presents.voya.com/EBRC/solventum>

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 (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI4-POL-16; Certificate form #RL-CI4-CERT-16; Spouse Critical Illness Rider form #RL-CI4-SPR-16; Children's Critical Illness Rider form #RL-CI4-CHR-16. Form numbers, provisions and availability may vary by state.

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Solventum US LLC, Group #738638

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IMPORTANT NOTICE: This document is not the official plan document for the plan, and in the event of any conflict, inconsistency or ambiguity between this document and the official plan document, the terms of the official plan document will control. Solventum Corporation reserves the right to modify, amend or terminate the plan, in whole or in part, at any time.

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