Critical Illness Insurance

SUMMARY OF BENEFITS



Leidos Inc.

Why is Critical Illness Insurance important?

A serious illness can impact more than just your health, it can affect your financial stability as well. With travel expenses, rising copays, premiums, and deductibles, health coverage can be expensive. Critical Illness provides you with a lump-sum payment to help cover costs that your health insurance doesn't pay for, so you can focus on your recovery.

What does Critical Insurance cover?

Critical Illness provides a cash benefit directly to you, if you're diagnosed with a covered illness or condition on or after your effective date of coverage for illnesses and conditions like heart attacks, strokes, and cancer. For a complete list of covered illnesses and conditions, review your plan details.
This coverage is not medical insurance and does not reimburse medical expenses. It does not replace health insurance or pay providers directly for medical care.

Plan Details at a Glance

Control Number 52844

Coverage issued by **The Prudential Insurance Company of America**

Starting a Claim is Easy.
Download the app

Google Play Apple Store

Or visit:
mybenefits.prudential.com
First-time user will need to register before logging in.

Coverage Summary	
Eligibility	Class 1: All Active Full-time Leidos employees working a minimum of 12 hours per week. Class 2: All Active Full-time QTC Management, Inc employees working a minimum of 20 hours per week. Class 3: All Active Full-time QTC Commercial Services, LLC employees working a minimum of 30 hours per week are eligible. Coverage is available to you, your Spouse/Domestic Partner and child(ren). Employee and Spouse/Domestic Partner must be age 100 or under when first enrolling. There are no benefit reductions due to age for Employee or Spouse/Domestic Partner. For Child(ren) coverage is up to age 26.
Coverage Amount	**Employee:** Multiples of $15,000 up to $30,000. **Spouse/Domestic Partner:** Multiples of $15,000 up to $30,000, not to exceed 100% of your amount. **Child(ren):** Multiples of $7,500 up to $15,000, not to exceed 50% of your amount.
Guarantee Issue Amount	You can enroll for coverage without answering any medical questions. Coverage is Guaranteed Issued.
Lifetime Benefit Maximum	Unlimited.
Recurrence	If a covered person is diagnosed with the same critical illness for which a benefit was previously paid, you may be eligible for an additional payout. To qualify, the new diagnosis must happen more than 30 days after the date of the last medical treatment for the previous occurrence. Payout amount cannot exceed lifetime benefit maximum.

Prudential

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract **issued by The Prudential Insurance Company of America**, the terms of the group contract will govern.

Covered Critical Illness	Benefit
Cancer - Invasive	100%
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
Renal Failure	100%
Third Degree Burns	100%
Paralysis of Limbs	100%
Coma	100%
Benign Brain Tumor	100%
Loss of Speech	100%
Blindness	100%
Deafness	100%
Skin Cancer Payable once per covered person per calendar year, subject to the Lifetime Benefit Maximum.	$500
Alzheimer's Disease	100%
Coronary Artery Bypass Graft	100%
Muscular Dystrophy	100%
Parkinson's Disease	100%
Diabetes (Type 1)	100%
Transient Ischemic Attack	25%

Infectious Diseases[2]	Benefit
Tuberculosis	25%
Rabies	25%
Cholera	25%
Anthrax	25%
Malaria	25%
Tetanus	25%
Meningitis (Bacteria)	25%
Diphtheria	25%
Lyme Disease	25%
MRSA	25%
Pertussis (Whooping Cough)	25%
COVID-19	25%

Consider this

John enrolls in Critical Illness Insurance, effective January 1st.



On March 3rd, John suffers a heart attack (myocardial infarction). He visits the emergency room and is admitted to the hospital.

John receives his medical bills and remembers he has Critical Illness Insurance through his employer. He files his Critical Illness claim with Prudential.

Prudential received John's claim, which included his doctor's diagnosis and necessary documentation.

John receives payment which helps cover his medical and non-medical expenses. He is relieved that he didn't miss out on this valuable benefit.



Child Benefits	Benefit

Autism	50%
Cerebral Palsy	100%
Cleft Palate/Cleft Lip	100%
Cystic Fibrosis	100%
Down Syndrome	100%
Spina Bifida	100%

Additional Benefits listed below are subject to exclusions and limitations that are not outlined in this summary of benefits. Refer to your certificate of coverage for all of plan provisions, exclusions and limitations.

Additional Benefits

Health Screening Benefit[7]	Receive a **$50** benefit for those who elect a $15,000 benefit or a **$100** benefit for those who elect a $30,000 benefit **once per calendar year** by taking one of the specified health screening tests while not confined in a hospital. For a complete list of health screening tests, review your certificate of coverage.
National Cancer Institute Evaluation Benefit	**$750** lifetime benefit (**$500** evaluation and **$250** transportation) for an evaluation or consultation at an NCI designated cancer center.

[1]The Health Screening/Wellness Benefit is not available in all states. All Employees of Leidos Inc. are eligible to receive this benefit if they qualify

[2]For a complete list of covered infectious diseases benefits, limitations, and exclusions, please refer to your Certificate of Coverage.

This coverage is not health Insurance coverage (often referred to as “Major Medical Coverage”).
This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health Insurance coverage.

Important Notice for New York Residents applies only if there are lives residing in New York.

This policy provides Critical Illness insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Important Notice for Virginia Residents applies only if there are lives residing in Virginia.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential’s Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774.

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