

It may feel impossible to think about, but when a child becomes severely ill or disabled, the financial impact on a family is profound.

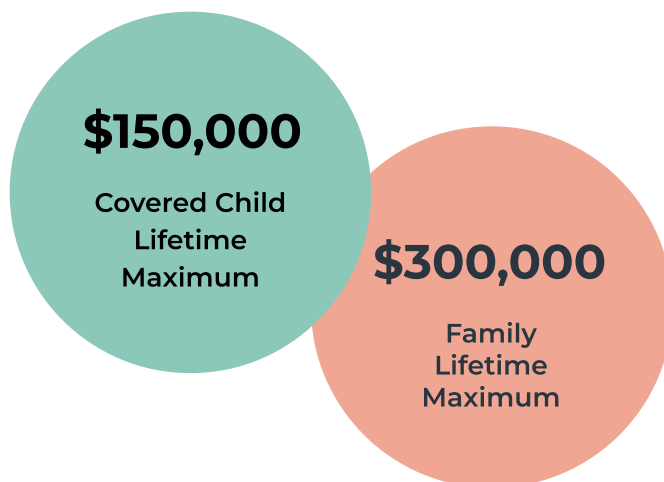
Juno Child Disability Insurance is a powerful, new benefit designed to protect parents and children when they need it most.



Summary of Benefits

Juno Child Disability Insurance provides you **up to \$150,000** in cash plus **personalized family support** if your child develops a **new severe illness or disability** on or after **January 1, 2025**.

LEOFF Trust has paid the full premium, so there is **no cost to you** for coverage. Read on to learn more about Juno's coverage, benefits, and limitations.



Benefits

There are three types of benefits:

Listed Condition	Long-term Hospitalization	Severe Medical Complexity or Disability
Specific rare diseases and serious conditions such as Down syndrome, cystic fibrosis, Duchenne muscular dystrophy, cancer, and more than 150 other conditions.	Hospitalization for 31 days or more.	A high degree of medical complexity or caregiving needs, or severe functional limitations in mobility, activities of daily living, or social and cognitive function, as compared to children of the same age.

Benefits are evaluated for Severity Level based on the criteria of the policy. Monthly benefits and lifetime maximums are shown below by Severity Level.

Severity Level	Monthly Benefit	Severity Level Lifetime Maximum
1	\$1,250	\$30,000
2	\$2,500	\$60,000
3	\$3,750	\$90,000
4	\$5,000	\$120,000
5	\$6,250	\$150,000

Claims and Payment of Benefits

If you think your child may qualify for a benefit, please give Juno a call at (833) 833-0609. Juno's member services support team will walk you through your coverage and help you determine if your child's condition is likely to be covered.

Exclusions and Limitations

If your child has a pre-existing condition, Juno still covers your child for unexpected, severe disabilities that might arise in the future. However, it's important to know that Juno does not pay benefits for pre-existing conditions or future conditions caused by or resulting from a pre-existing condition.

Additional exclusions and limitations are detailed in the policy.

About Juno

Juno is a team of parents and health and technology leaders who are dedicated to supporting working families affected by childhood illness or disability. As a public benefit corporation, Juno donates 2% of every premium to organizations that research childhood disabilities and rare diseases as well as those that directly help families caring for children who are ill or have a disability.

To learn more about Juno or to share Juno with your colleagues and friends, please visit www.junokids.com. Thank you for joining our journey to make a difference for parents across America.

The Juno logo is displayed in a teal, sans-serif font.

www.junokids.com

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