

Powerful, new financial protection for your family

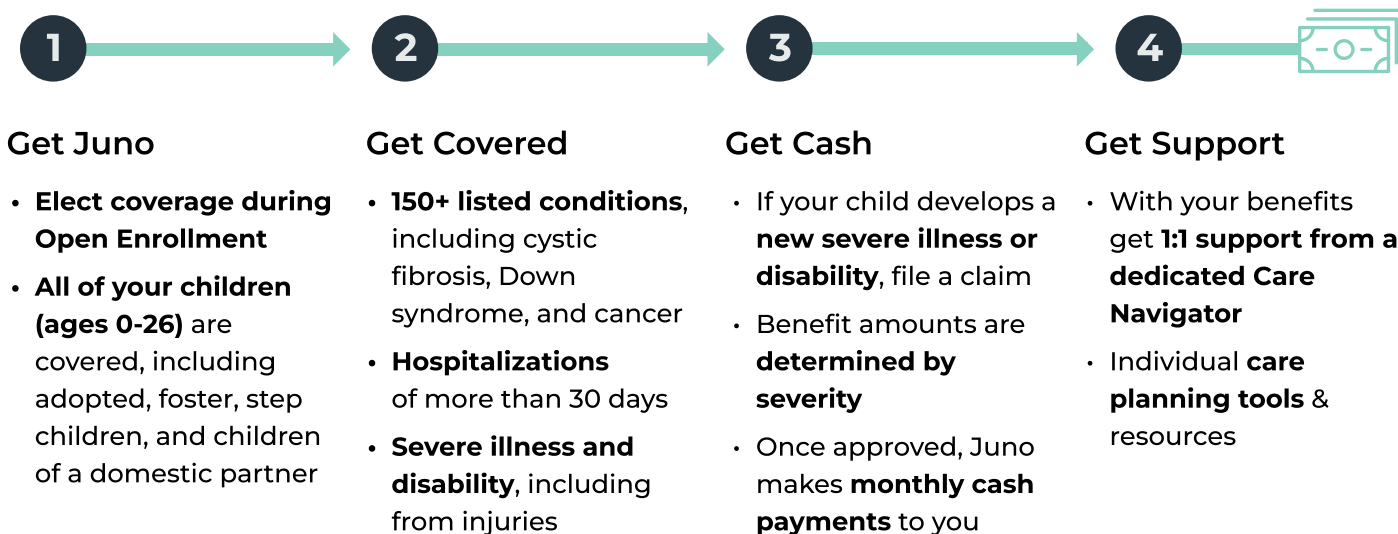


When a child is diagnosed with a life-changing illness or disability, the financial impact on a family can be devastating.

Juno is an insurance benefit that provides **cash and personalized caregiving guidance if your child develops a new severe illness or disability**, so you can be present when it matters most.

Benefit Amount	Cost
Up to \$100,000 per child Up to \$200,000 per family	\$11.09 per pay period (covers all children)

How Juno Works



This Open Enrollment is your **one chance** to enroll in Juno for this year!



Questions about enrolling in Juno?

See the Juno FAQ or email a Juno expert at ohiohealth@junokids.com

This document provides a summary of benefits and is for informational purposes only. All benefits are governed by the terms, limitations, and exclusions of the Certificate of Insurance.

Benefit Determination

Your monthly benefit is determined by the total impact on your child's daily life and independence. This Severity Level sets both your monthly payment—which can increase if your child's condition becomes more severe—and its associated lifetime maximum.

Severity Level	Monthly Benefit	Severity Level Lifetime Maximum
1	\$1,250	\$20,000
2	\$2,500	\$40,000
3	\$3,750	\$60,000
4	\$5,000	\$80,000
5	\$6,250	\$100,000

Key Features

- ✓ Cash you can use for anything you need
- ✓ No waiting period
- ✓ Covers all children (ages 0–26)
- ✓ No deductible
- ✓ No health information required to enroll
- ✓ No filing for reimbursement

What's Not Covered

Juno is designed for new, severe, long-term challenges. To ensure the benefit provides significant support when it's needed most, it is not intended to cover:

- **Pre-Existing Conditions:** Conditions that began before your coverage effective date are not covered. However, your child is still covered for new conditions that are not a direct result of the pre-existing condition.
- **Less Severe or Temporary Conditions:** Juno does not cover common childhood illnesses, temporary injuries like broken bones, or less severe developmental conditions like ADHD that do not result in a severe, long-term impact on daily life.
- **Specific Exclusions:** The policy has specific exclusions for certain situations, such as conditions resulting from participation in high-risk activities (e.g., BASE jumping).

For more details, please see the FAQ. For a complete list of covered conditions, refer to the Plan Summary.



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Illustrative Examples of How Juno Can Help

Brady

Age: 17

Condition:
Traumatic
Brain
Injury



About Brady: Brady is 17 years old and is in a serious car accident that results in a traumatic brain injury. After a long hospital stay, he returns home and needs supervision and physical help to walk, dress, and manage daily activities. His parents adjust their work schedules to care for him and coordinate his ongoing rehabilitation.

How Brady Qualifies: Since his condition was caused by an accident, Juno evaluates the new, long-term impact on his life and ability to function compared to his peers.

Benefit Determination: Based on his significant need for daily assistance and supervision, his situation qualifies for a Severity Level 3 benefit.

The Juno Benefit: Brady's family receives \$3,750 per month to help manage new care needs, up to a lifetime maximum of \$60,000. Their Care Navigator also helps them work with the school to establish an Individualized Education Program (IEP), ensuring Brady gets the academic support he needs. They also create a roadmap for his transition from pediatric to adult medical care, saving the family hours of research and uncertainty.

Total benefit: \$60,000

Lila

Age: 6

Condition:
Leukemia



About Lila: Lila is a 6-year-old girl who is diagnosed with leukemia. She begins treatment immediately and undergoes 18 months of chemotherapy. During this time, she is often too sick for school and the everyday activities of being a kid. Her care requires regular hospital visits, medications, and extended time off work for both of her parents. After treatment, her cancer goes into remission and she is able to return to school.

How Lila Qualifies: Leukemia is a form of cancer, which is one of over 150 conditions on Juno's list of covered conditions.

Benefit Determination: A new cancer diagnosis qualifies for a Severity Level 4 benefit.

The Juno Benefit: Lila's family receives \$5,000 per month while she is in active treatment. This cash provides critical support for anything from medical bills to mortgage payments, up to a lifetime maximum of \$80,000. Their Care Navigator also provides expert guidance on navigating the healthcare system and managing the logistics of treatment, so the family can focus on Lila.

Total benefit: \$80,000



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See how Juno
could help families
like yours.

Watch the Video

