



Terms & Conditions

Hospital Indemnity

We will not pay benefits for loss contributed to, caused by, or resulting from:

1. War - participating in war or any act of war, declared or not, or participating in the armed forces of or contracting with any country or international authority. We will return the prorated premium for any period not covered by this certificate when the insured is in such service.
2. Suicide - committing or attempting to commit suicide, while sane or insane.
3. Self-Inflicted Injuries - injuring or attempting to injure yourself intentionally.
4. Traveling - traveling more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahamas, Virgin Islands, Bermuda, and Jamaica.
5. Intoxication - being legally intoxicated, or being under the influence of any narcotic, unless such is taken under the direction of a physician.
6. Illegal Acts - participating or attempting to participate in an illegal activity, or working at an illegal job.

Pre-existing Condition Limitations (Pre-existing condition limitations may not apply to all plans.)

We will not pay benefits for loss which is caused by, contributed to, or resulting from a pre-existing condition for 12 months after the effective date of your certificate and attached riders, as applicable.

Pregnancy will not be covered if conception was before the Effective Date of an Insured Person's Certificate. Pregnancy will be covered as any other sickness when date of conception is after the Insured Person's effective Date of coverage.

Critical Illness

This policy contains a 30-day "waiting period." This means that no benefits are payable for any covered person before coverage has been in force 30 days from the effective date of coverage. If a covered person is first diagnosed during the "waiting period," benefits for that Critical Illness will apply only to loss commencing after two years from the effective date of coverage, or the covered person may elect to void the certificate from the beginning and receive a full refund of premium*.

The applicable benefit amount will be paid if: the date of diagnosis is after the waiting period; the date of diagnosis occurs while the policy is in force; and the cause of the illness is not excluded by name or specific description.

Benefits will not be paid for loss due to:

1. Intentionally self-inflicted injury or action;
2. Suicide or attempted suicide while sane or insane;
3. Illegal activities or participation in an illegal occupation;
4. War, whether declared or undeclared or military conflicts, participation in an insurrection or riot, civil commotion or state of belligerence;
5. Substance abuse; or
6. Pre-existing conditions.

Pre-existing Condition" means a sickness or physical condition which, within the 12-month period prior to the effective date, either: 1) resulted in the insured receiving medical advice or treatment; or 2) caused symptoms for which an ordinarily prudent person would seek medical advice or treatment.

We will not pay benefits for any condition or illness starting within 12 months of the effective date which is caused by, contributed to, or resulting from a pre-existing condition.

A claim for benefits for loss starting after 12 months from the effective date will not be reduced or denied on the grounds that it is caused by a pre-existing condition. A condition will no longer be considered pre-existing at the end of 12 consecutive months starting and ending after the effective date.

THIS IS NOT BASIC HEALTH INSURANCE OR MAJOR MEDICAL COVERAGE AND IS NOT DESIGNED AS A SUBSTITUTE FOR BASIC HEALTH INSURANCE OR MAJOR MEDICAL COVERAGE. HOSPITAL INDEMNITY PLANS ARE EXEMPT FROM COORDINATION OF BENEFITS PROVISIONS.

Definitions

Injury or Injuries: means accidental bodily injury or injuries caused solely by or as the result of a covered accident.

Covered Accident: means an accident, which occurs on or after the insured's effective date, while the insured's certificate is in force, and which is not specifically excluded.

Sickness: means an illness, infection, disease or any other abnormal condition, which is not caused solely by or the result of an injury.

Covered Sickness: means an illness, infection, disease or any other abnormal physical condition which is not caused solely by or the result of any injury which:

1. Occurs while the insured's coverage is in force; and
2. Was not treated or for which you did not receive advice within 12 months before the insured's effective date; and
3. Is not excluded by name or specific description in the plan.

Calendar Year: means the period beginning on the policy effective date and ending on December 31 of the same year. Thereafter, it is the period beginning on January 1 and ending on December 31 of each following year.

On-The-Job Benefits: means the benefits we will pay if a covered accident occurs while the insured is working at any job for pay or benefits.

Off-The-Job Benefits: means the benefits we will pay if a covered accident occurs while the insured is not working at any job for pay or benefits.

Monthly Benefit: means a specified amount paid for a period of one month, with any periods of less than one month paid at the daily rate of 1/30th of the monthly amount.

Doctor or Physician: means a person, other than the insured, or a member of the insured's immediate family, who:

1. Is licensed by the state to practice a healing art;
2. Performs services which are allowed by his or her license; and
3. Performs services for which benefits are provided by the Plan.



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Hospital: means a place which:

1. Is legally licensed and operated as a hospital;
2. Provides overnight care of injured and sick people;
3. Is supervised by a doctor;
4. Has full-time nurses supervised by a registered nurse;

A **hospital** is **not**:

1. A nursing home;
2. An extended care facility;
3. A convalescent home;

Hospital Intensive Care Unit: means a place which:

1. Is a specifically designated area of the hospital called an intensive care unit that provides the highest level of medical care and is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care;
2. Is separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient confinement;

A **hospital intensive care unit** is **not any of the following** step down units:

1. A progressive care unit;
2. A sub-acute intensive care unit;
3. An intermediate care unit;
4. A private monitored room;

5. Has on-site or pre-arranged use of X-ray equipment, laboratory and surgical facilities; and
6. Maintains permanent medical history records.

4. A rest home or a home for the aged;
5. A place for alcoholics or drug addicts; or
6. A mental institution.

3. Is permanently equipped with special lifesaving equipment for the care of the critically ill or injured;
4. Is under constant and continuous observation by a specially trained nursing staff assigned exclusively to the intensive care unit on a twenty four hour basis; and
5. Has a doctor assigned to the intensive care unit on a full-time basis.

5. A surgical recovery room;
6. An observation unit; or
7. Any facility not meeting the definition of a hospital intensive care unit as defined in the plan.

Your Occupation: means the occupation in which the insured is regularly engaged at the time the employee becomes insured.

Actively at Work: to be considered actively at work, the insured must perform for a full normal workday the regular duties of employment at the regular place of business of the group policyholder or at a location to which the insured may be required to travel to perform the regular duties of your employment.

Full-Time Work: means spending at least 20 hours per week performing the insured's occupational duties.

Treatment: means consultation, care or services provided by a physician including diagnostic measures and taking prescribed drugs and medicine.

Prescription Benefit:

Benefits will not be payable under the Policy for Federal Legend expenses incurred for:

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| 1. Generic drugs new to the market and less than 12 months old | 12. Nutritional/Dietary Supplements |
| 2. Anorexiant | 13. Implants |
| 3. Anti-Obesity Drugs | 14. Smoking Cessation Agents |
| 4. Biologicals | 15. Topical Minoxidil |
| 5. Blood/Blood Plasma | 16. Vitamins (other than prenatal) |
| 6. Diaphragms | 17. Glucometers |
| 7. Fertility Drugs | 18. Other Syringes |
| 8. Fluoride Preps | 19. Impotence Agents |
| 9. Growth Hormones | 20. Cosmetic Agents |
| 10. Injectables (other than Insulin) | 21. Research or Experimental Drugs |
| 11. Medical or Therapeutic Devices | 22. Depo-Provera |