

**Accident Medical Expense with optional benefits for**  
**-Cancer and Heart/Stroke**  
**-Sickness Hospitalization**

Accident Medical Expense (AME)	
<p>Accident Medical Expense helps you pay out-of-pocket medical expenses if you have an accident.</p> <ul style="list-style-type: none"> <li>• Easy to obtain - no medical questions or underwriting</li> <li>• No waiting period to use your benefits</li> <li>• No annual limits, no matter how many accidents you receive benefits for</li> <li>• Benefits for accidental death and dismemberment included</li> <li>• Affordable rates for individuals or families of any size</li> <li>• Use any doctors or hospitals you wish</li> </ul>	
AME maximum benefit limitation	\$2,000 - \$10,000 per accident, based on selected benefit level
Deductible per accident	\$250
Covered accidents per calendar year	No limit
Benefit period	First 365 days after the date accident occurs
Initial treatment period	Initial treatment or evaluation of the accidental injury must occur within the first 7 days after date accident occurs
<b>Treatment-specific limitations:</b>	
Benefits for ground ambulance services	Limit of \$300 per accident
Physical medicine	Maximum benefit of \$25 per visit day, up to \$250 per accident
Durable medical equipment and personal medical equipment	Maximum benefit of \$100 per accident

Accidental Death and Dismemberment	
<p>With the Accidental Death and Dismemberment benefit, you'll receive cash benefits if you or another policyholder dies or suffers a dismembering injury as a direct result of an accident. Benefits are shown in the benefit schedule.</p>	
Accidental Death and Dismemberment maximum benefit limitation	All accidental dismemberment benefits and the accidental death benefits combined are limited to \$2,000 - \$10,000 per accident, based on the selected benefit level.
Accidental Dismemberment Benefit	Initial treatment or evaluation of the accidental dismemberment

	<p>must be received within the first 7 days after the date the accident occurs. Benefits are paid as a percentage of the selected AME benefit amount.</p> <table> <tr> <th>Accidental dismemberment</th><th>Percentage of AME benefit paid</th></tr> <tr> <td>Loss of one hand</td><td>50%</td></tr> <tr> <td>Loss of one foot</td><td>50%</td></tr> <tr> <td>Loss of sight of one eye</td><td>25%</td></tr> <tr> <td>Loss of hearing in one ear</td><td>25%</td></tr> <tr> <td>Loss of speech</td><td>50%</td></tr> </table>	Accidental dismemberment	Percentage of AME benefit paid	Loss of one hand	50%	Loss of one foot	50%	Loss of sight of one eye	25%	Loss of hearing in one ear	25%	Loss of speech	50%
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Accidental Death Benefit	<table> <tr> <th>Covered person</th><th>Percentage of AME benefit paid</th></tr> <tr> <td>Policyholder</td><td>100%</td></tr> <tr> <td>Covered Dependent Spouse/Domestic Partner</td><td>100%</td></tr> <tr> <td>Covered Dependent Child(ren)</td><td>100%</td></tr> </table>	Covered person	Percentage of AME benefit paid	Policyholder	100%	Covered Dependent Spouse/Domestic Partner	100%	Covered Dependent Child(ren)	100%				
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### Optional Rider

Cancer and Heart/Stroke Rider	
<p>Cancer and Heart/Stroke helps you pay out-of-pocket medical expenses if you have a heart attack or stroke.</p> <ul style="list-style-type: none"> <li>• Easy to obtain - no medical questions or underwriting</li> <li>• Lump-sum cash benefits paid over and above any benefits you receive from any other plan</li> <li>• Use any doctors or hospitals you wish</li> </ul>	
Cancer Benefit	<p>Benefit available for first ever cancer diagnosis only. Benefit Waiting Period for Cancer: eligible for benefits after the first 30 calendar days from Effective Date. Cancer Benefits are limited to a Maximum Lifetime Benefit of \$2,000 - \$10,000, based on selected benefit level.</p>
Heart Attack/Stroke Benefit	<p>Benefit Waiting Period for Heart Attack/Stroke: eligible for benefits after the first 30 calendar days from the Effective Date. Heart Attack/Stroke Benefits are limited to a Maximum Lifetime Benefit of \$2,000 - \$10,000, based on selected benefit level.</p>
Specified Disease	Scheduled Benefit
Cancer Benefit available for first ever diagnosis	\$2,000 - \$10,000, based on selected benefit level.
Coronary Artery Disease or Cardiac Arrhythmia resulting in Heart Attack	\$2,000 - \$10,000, based on

	selected benefit level.
Coronary Artery Disease or Cardiac Arrhythmia resulting in Coronary Artery Bypass	25% of Heart Attack Benefit
Coronary Artery Disease resulting in Coronary Angioplasty	10% of Heart Attack Benefit
Cerebrovascular Disease resulting in Stroke	\$2,000 - \$10,000, based on selected benefit level.

### Optional Rider

Sickness Hospitalization Rider	
<p>Sickness Hospitalization helps you pay out-of-pocket medical expenses if you are admitted to the hospital.</p> <ul style="list-style-type: none"> <li>• Easy to obtain - just three medical questions</li> <li>• Lump-sum cash benefits paid upon the first day of hospitalization</li> <li>• Benefits paid over and above any benefits you receive from any other plan</li> <li>• Use any doctors or hospitals you wish</li> </ul>	
Inpatient Hospitalization for Sickness Benefit:	<p>Benefit Waiting Period: eligible for benefits only if it occurs after the first 30 calendar days from Effective Date.</p> <p>Inpatient Hospitalization Benefit: \$2,000 - \$6,850, based on selected benefit level, per Confinement Period.</p> <p>Maximum Calendar Year Benefit per Covered Person: \$2,000 - \$6,850, based on selected benefit level.</p> <p>Maximum Calendar Year Benefit Combined: 2 Inpatient Hospitalization for Sickness Benefits.</p>