

Advantage Series

Short Term Disability

This is a Hospital Confinement Protection Insurance Policy
Underwritten by ManhattanLife Assurance Company of America
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Alabama

Policy Form AL7053-AL

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Arkansas

Policy Form AL7053

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member’s class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member’s insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member’s Retirement Date.

Termination of the Employee/Member’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Arizona

Policy Form AL7053

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member’s employment; • Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy’s Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy’s Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy’s Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy’s Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under “(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

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This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member’s class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member’s insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member’s Retirement Date.

Termination of the Employee/Member’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Connecticut Policy Form AL7053-CT

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

The Policyholder will provide each Certificateholder notice of termination no less than 15 days prior to the termination of this Policy.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Florida Policy Form AL7053-FL

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]'s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the [Employee/Member.] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser

of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.]]

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The [Employee/Member] will cease to be insured under this Policy on the earliest of the following dates: • the date on which the [Employee/Member] requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the [Employee/Member] is no longer in an eligible class; • the date on which the [Employee/Member]'s class is no longer included for insurance; • the end of the period for which the last required contribution for the [Employee/Member]'s insurance has been paid; or • the date on which Active Employment ends, or the [Employee/Member]'s Retirement Date. Termination of the [Employee/Member]'s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Georgia

Policy Form AL7053

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

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We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Iowa Policy Form AL7053

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Illinois Policy Form AL7053-IL

Limitations and Exclusions - Benefits are not payable for losses caused by or the direct result of: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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Termination of the Employee/Member’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Kansas

Policy Form AL7053-KS

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member’s employment; • Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy’s Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy’s Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy’s Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy’s Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under “(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days’ notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member’s class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member’s insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member’s Retirement Date.

Termination of the Employee/Member’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Kentucky

Policy Form AL7053-KY

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Louisiana

Policy Form AL7053-LA

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser

of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 60 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee is no longer in an eligible class; • the date on which the Employee's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee's insurance has been paid; or • the date on which Active Employment ends, or the Employee's Retirement Date.

Termination of the Employee's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Maine

Policy Form AL7053-ME

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

The Insured has the right to elect a third party to receive 10 day notice of cancellation. The designation can be made on the enrollment form. If designation is not made at the time of enrollment, the Insured can designate a third party at any time by submitting Us a written request. The request must state the third party's full name and address.

Maryland

Policy Form AL7053-MD

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • [Mental or Emotional Disease or Disorder;] • any loss sustained or contracted in consequence of the Insured being intoxicated or under the influence of any narcotic; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • any cosmetic procedure, except for disabilities arising directly from unplanned and unanticipated adverse consequences of such surgery; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • a loss to which a contributing cause was the Insured being engaged in an illegal occupation; • a loss for which a contributing cause was the Insured’s commission of or attempt to commit a felony; or • conditions specifically excluded by amendment or endorsement.]

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the [Employee/Member.] [However, Benefits may be paid for a loss due to a Pre- existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy’s Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy’s Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy’s Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy’s Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under “(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.]]

Policy Termination - The Policyholder has the right to cancel this Policy on any date.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least 45 days’ notice before this Policy is to end.

This Policy and its insurance shall end on the last day of the Grace Period if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination Due to Non-Payment of Premium - This Policy will be cancelled at the end of the Grace Period if premium has not been paid. The Policyholder is liable for all premium due while this Policy remains in force, including premium that becomes due during the Grace Period.

Termination of the Employee/Member Insurance - The [Employee/Member] will cease to be insured under this Policy on the earliest of the following dates: • the date on which the [Employee/Member] requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the [Employee/Member] is no longer in an eligible class; • the date on which the [Employee/Member]’s class is no longer included for insurance; • the end of the Grace Period, if premium for this coverage is not paid; or • the date on which Active Employment ends, or the [Employee/Member]’s Retirement Date.

Termination of the [Employee/Member]’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Massachusetts

Policy Form AL7053-MA

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member’s employment; • Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre- existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Michigan

Policy Form AL7053-MI

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]'s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • engaging in willful criminal activity at the level of a misdemeanor or a felony; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the [Employee/Member.] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.]

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.]]

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The [Employee/Member] will cease to be insured under this Policy on the earliest of the following dates: • the date on which the [Employee/Member] requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the [Employee/Member] is no longer in an eligible class; • the date on which the [Employee/Member]'s class is no longer included for insurance; • the end of the period for which the last required contribution for the [Employee/Member]'s insurance has been paid; or • the date on which Active Employment ends, or the [Employee/Member]'s Retirement Date.

Termination of the [Employee/Member]'s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Minnesota

Policy Form AL7053-MN

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the [Employee/Member.] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy’s Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy’s Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy’s Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy’s Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under “(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.]]

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least 45 days’ notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The [Employee/Member] will cease to be insured under this Policy on the earliest of the following dates: • the date on which the [Employee/Member] requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the [Employee/Member] is no longer in an eligible class; • the date on which the [Employee/Member]’s class is no longer included for insurance; • the end of the period for which the last required contribution for the [Employee/Member]’s insurance has been paid; or • the date on which Active Employment ends, or the [Employee/Member]’s Retirement Date.

Termination of the [Employee/Member]’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Mississippi

Policy Form AL7053-MS

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the [Employee/Member.] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy’s Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy’s Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy’s Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy’s Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under “(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition

Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.]]

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The [Employee/Member] will cease to be insured under this Policy on the earliest of the following dates: • the date on which the [Employee/Member] requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the [Employee/Member] is no longer in an eligible class; • the date on which the [Employee/Member]'s class is no longer included for insurance; • the end of the period for which the last required contribution for the [Employee/Member]'s insurance has been paid; or • the date on which Active Employment ends, or the [Employee/Member]'s Retirement Date.

Termination of the [Employee/Member]'s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Missouri

Policy Form AL7053-MO

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee]'s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide, or intentionally self-inflicted Injury, while sane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the [Employee.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.]]

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period. Except for nonpayment of the required premium or the failure to meet continued underwriting standards, the insurer may not terminate the policy prior to the first anniversary date of the effective date of the policy.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee Insurance - The [Employee] will cease to be insured under this Policy on the earliest of the following dates: • the date on which the [Employee] requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the [Employee] is no longer in an eligible class; • the date on which the [Employee]'s class is no longer included for insurance; • the end of the period for which the last required contribution for the [Employee]'s insurance has been paid; or • the date on which Active Employment ends, or the [Employee]'s Retirement Date.

Termination of the [Employee]'s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Montana

Policy Form AL7053-MT

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing a felony or an assault as determined by a court conviction; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Nebraska

Policy Form AL7053-NE

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser

of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Nevada

Policy Form AL7053-NV

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 60 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

New Jersey Policy Form AL7053-NJ

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]'s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law;] • [Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate;] • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any narcotic unless prescribed by and taken in accordance with the directions of the Prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the [Employee/Member. [However, Benefits will be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.]

Benefits shall not be denied for a Pre-existing Condition to any person becoming a member of that group if: • During the period immediately preceding the person's becoming a member of the group the person was enrolled as a member under another group policy issued by the insurer; and • The insurer paid benefits for the condition under the group policy in which the person was previously insured.]

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a rate guarantee, We will not cancel this Policy prior to the end of such rate guarantee period.] We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The [Employee/Member] will cease to be insured under this Policy on the earliest of the following dates: • the date on which the [Employee/Member] requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the [Employee/Member] is no longer in an eligible class; • the date on which the [Employee/Member]'s class is no longer included for insurance; • the end of the period for which the last required contribution for the [Employee/Member]'s insurance has been paid to the Policyholder; or • the date on which Active Employment ends, or the [Employee/Member]'s retirement date.

Termination of the [Employee/Member]'s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

North Dakota Policy Form AL7053-ND

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Oklahoma

Policy Form AL7053-OK

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntary or as required by an employer; • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Pennsylvania Policy Form AL7053

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

South Carolina Policy Form AL7053-SC

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under

“(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days’ notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member’s class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member’s insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member’s Retirement Date.

Termination of the Employee/Member’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

South Dakota

Policy Form AL7053-SD

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member’s employment; • Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law; • Pre-Existing Conditions causing a loss during the 12 months after the Effective Date of Coverage (See Pre-Existing Conditions Limitation); • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total will not pay any benefit, or any increase in benefits, under the policy for any disability that results from, or is caused and contributed by, a pre-existing condition during the 12 months after the Effective Date of Coverage However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy’s Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy’s Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy’s Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy’s Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under “(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days’ notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member’s class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member’s insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member’s Retirement Date.

Termination of the Employee/Member’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Tennessee

Policy Form AL7053-TN

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Texas

Policy Form AL7053-TX

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition

Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee is no longer in an eligible class; • the date on which the Employee's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee's insurance has been paid; or • the date on which Active Employment ends, or the Employee's Retirement Date.

Termination of the Employee's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Utah

Policy Form AL7053-UT

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Wisconsin Policy Form AL7053

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days' notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member's class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member's insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member's Retirement Date.

Termination of the Employee/Member's insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

West Virginia Policy Form AL7053

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member's employment; • Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under

“(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days’ notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member’s class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member’s insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member’s Retirement Date.

Termination of the Employee/Member’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

Wyoming

Policy Form AL7053-WY

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • the Employee/Member’s employment; • Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law; • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative, or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • Mental or Emotional Disease or Disorder; • Alcoholism or Drug Addiction; • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • participating in a professional or semi-professional athletic competition or practice; • travel or flight in or skydiving from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; • elective or cosmetic procedures that are not medically necessary; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; • committing or attempting to commit a felony or an assault; or • conditions specifically excluded by amendment or endorsement.

Pre-Existing Conditions Limitations - Total Disability caused by Pre-existing Conditions is not covered for 12 months after the Date of Certificate of the Employee/Member. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

We will determine payment of claim using the following: 1. We will review the claim. If this Policy’s Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy. 2. If the Covered Person does not satisfy this Policy’s Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy’s Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of: (a) this Policy’s Benefit without applying the Pre-Existing Condition Exclusion; or (b) the Benefit of the Replaced Policy. Any payment under “(a)” or “(b)” above will be in accord with all terms of the relevant policy. 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid. 4. If the replaced certificate provided a benefit that this policy does not provide, no benefit will be paid.

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period. We will give the Policyholder at least 45 days’ notice before this Policy is to end.

This Policy and its insurance shall end if the Policyholder fails to pay the Premium before the end of the Grace Period.

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination.

Termination of the Employee/Member Insurance - The Employee/Member will cease to be insured under this Policy on the earliest of the following dates: • the date on which the Employee/Member requests termination if this Policy provides contributory insurance; • the date on which this Policy is terminated; • the date on which the Employee/Member is no longer in an eligible class; • the date on which the Employee/Member’s class is no longer included for insurance; • the end of the period for which the last required contribution for the Employee/Member’s insurance has been paid; or • the date on which Active Employment ends, or the Employee/Member’s Retirement Date.

Termination of the Employee/Member’s insurance is without prejudice to any claim that occurred or commenced prior to the date of such termination.

