

CentralChoice

State Usage for Surgery Schedule (CUL-HPHI2010) - CO, KS*, MT, NM,: (C-HPHI-11) - ID

State usage for Daily Surgical Benefit (C-HPHI-14) - AL, AZ, AR, CA, GA, IA, IL, IN, KY, LA, MD, MO, MS, NC, NE, NV, OH, PA, OK, SC, SD, TN, TX, VA, WI, WV, WY; (FL-HPHI14) - DE, MI; (M-HPHI-14) - DC

**The Surgery Schedule does not apply to KS.*

THIRTY DAY RIGHT TO EXAMINE THIS POLICY

If, for any reason, You decide not to keep this Policy, return it to Us within 30 (in IL, 10) days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid. (In OK, If We do not refund any Premium paid within 30 days from the date of receipt of cancellation, We will pay interest on the proceeds.)

LIMITATIONS AND EXCLUSIONS

This Policy (including any Rider(s) attached) does not pay Benefits for conditions caused by or resulting from: a. except in MD, treatment of alcoholism or drug addiction (in CA, being intoxicated or under the influence of any controlled substance unless prescribed by a physician) (in PA, loss sustained or contracted in consequence of the Insured's being intoxicated or being under the influence of any narcotic unless administered on the advice of a Physician); or, b. except in CA, MD and NV, being legally intoxicated (in IL, as defined and determined by the laws of the jurisdiction where the loss or cause of the loss was incurred) or being under the influence of any drug (in VA, narcotic) unless prescribed by a Physician (in AZ, being legally intoxicated or being under the influence of any drug unless administered by the advice of a Physician) (in LA, being intoxicated or being under the influence of narcotics unless administered on the advice of a Physician) (in OK, being under the influence of any narcotic unless administered on the advice of a Physician) (in SD, committing a felony while being legally intoxicated or being under the influence of any drug); or, c. attempted suicide while sane or insane or willful (in ID, willful does not apply) and intentional (in CA, act by the Insured to purposely cause harm or damage to him/herself) self-inflicted Injury (in PA, suicide or intentionally self-inflicted injuries); or, d. except in ID and OK, being exposed to war or any act of war, declared or undeclared or while serving in the armed forces (in NC, except for acts of terrorism against the general population); or, e. except in ID and MD, engaging in an illegal activity (in GA, NE, and VA occupation) (in AZ, CA, IL and LA, the insured's commission of or attempt to commit a felony, or to which a contributing cause was the insured being engaged in an illegal occupation); or, f. Dental Treatment or plastic surgery for cosmetic purposes (in CA, or dental surgery performed solely for cosmetic purposes). This exclusion does not apply if the treatment or surgery is (in ID, incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, or because of congenital disease or anomaly of a covered dependent child): (1) due to an Injury; or, (2) to restore normal bodily functions (in CA, or create a normal appearance as a result of congenital defects, developmental abnormalities, trauma, infection, tumors, or disease) (in VA, (2) the plastic surgery is incidental to or follows surgery from a covered trauma, infection, or other diseases of the involved part; or (3) to restore normal bodily functions; or (4) due to congenital disease or anomaly of a covered Dependent Child which has resulted in a functional defect); or, g. care that is primarily for rest, convalescence or rehabilitation (in NC, (3) with respect to a newborn child, foster child or adopted child insured under this Policy after the Policy Effective Date, due to congenital defects or anomalies, including, but not limited to, cleft palate or cleft lip); or, h. treatment of Mental or Nervous Disorders without demonstrable organic disease; or, i. treatment

which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury (in CA, or combination thereof) sustained while traveling for business or pleasure; or, j. except in IN and PA, any Pre-Existing Conditions* as defined in this Policy (in ID, except for congenital abnormalities of a Covered Dependent child); or, k. except in ID, conditions specifically excluded by amendment or endorsement.

In CA only, surgery performed solely for cosmetic purposes. This exclusion does not apply if the surgery is: (1) due to an injury; or (2) to restore normal bodily functions or create a normal appearance as a result of congenital defects, developmental abnormalities, trauma, infection, tumors, or disease. (3) devices or surgery to restore or achieve symmetry incident to mastectomy, including coverage for all complications including lymphedema.

In MD only, prohibited health care practitioner referrals.

In NC only, participation in the military service of any country or international organization.

In OK only, 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 riot, felony or insurrection; service in the armed forces or units auxiliary thereto.

This Policy (except in VA, including any Rider(s) attached) does not pay any Daily Benefit amount(s) if there is no Hospital room and board charge.

PRE-EXISTING CONDITIONS

This Policy and any attached Rider(s) do not cover Pre-Existing Conditions* (except in CA and NC) whether disclosed in the application or not, for the first 12 (in NV, 6) months beginning on the date that person becomes an Insured on this Policy or Rider.

By Pre-Existing Conditions*, We mean those conditions for which medical advice or treatment was received or recommended or that could be medically documented (in PA, that could be medically documented does not apply) within the 12-months (in WY, 6 month) period immediately preceding the Policy Effective Date. (in CA and NE, Pre-Existing Conditions exclusions may not be implemented by any successor plan as to any Insureds who have already met all or part of the waiting period requirements under any previous plan. Credit must be given for that portion of the waiting period that was met under the previous plan.) (In ID, By Pre-Existing Conditions, We mean those conditions for which: 1. condition that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care or treatment during the six (6) months immediately preceding the effective date of coverage; and 2. A condition for which medical advice, diagnosis, care or treatment was recommended or received during the six (6) months immediately preceding the effective date of coverage or 3. A pregnancy existing on the effective date of coverage.) (In NV, by Pre-

Existing Conditions, We mean those conditions for which medical advice, diagnosis, care, or treatment was received or recommended within the 6-months period immediately preceding the Policy Effective Date.) (in NC, by Pre-Existing Conditions, We mean those conditions for which medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the Policy Effective Date of the Insured person's coverage).

Conditions specifically named or described as excluded in any part of this Policy are never covered.

In MD only, with respect to Pre-Existing Conditions disclosed in the application, this Pre-Existing Condition Limitation will not include a condition revealed on the application for coverage, unless the condition was excluded by a signed waiver rider attached to the policy.

TERMINATION

All coverage under this Policy and any attached Rider(s) shall terminate when this Policy ceases to be in force.

This Policy will end on the earlier of: a. when You fail to pay Premiums within Your Grace Period; or, b. except in VA, when You die (in NC, We will refund any unearned premium); or, c. the Policy Anniversary Date You no longer meet the Renewal Condition as defined on the cover of this Policy; or, d. the date You notify Us in writing to end this Policy (in NC, We will refund any unearned premium) (in VA, or on such later date as may be specified in the notice).

In ID only, upon the Policyholder's death, the Eligible Spouse will become the Policyholder. Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse, as defined in this Policy.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse (in CA and NV, Spouse/Domestic Partner), as defined in this Policy (in VA, except that, in the event of Your death, Your Eligible Spouse, if insured, will become the Primary Insured under this Policy). (In PA, if coverage terminates due to Your death, Your Spouse will become the named policyholder provided Your spouse is covered under this Policy on the date of Your death.

When such Insured's insurance ends, We will: a. refund any Premium accepted for the period the Insured ceases to be an Eligible Dependent Child or Eligible Spouse (in CA and NV, Spouse/Domestic Partner); and, b. consider any claim that began before the insurance ended; and, c. allow a conversion policy for an Eligible Dependent Child or Eligible Spouse (in NV, Spouse/Domestic Partner), as set forth in the Conversion Privilege.

In TX only, in the event of Your death, Your spouse (in NV, spouse/domestic partner), if an Insured Person will automatically become the Insured under the Policy.

** In VA, Pre-Existing Condition Limitations*