

Cancer Care Plus

Cancer and Dread Disease Insurance

Underwritten by ManhattanLife Assurance Company of America,

The Manhattan Life Insurance Company and Family Life Insurance Company

Administrative Office: 10777 Northwest Freeway, Houston, TX 77092 / Toll Free Telephone: 800-669-9030

Alabama

Policy Form CP 4000 AL 1/05

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Suite 600, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions

- This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Arkansas

Policy Form CP 4000AR 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease except for any condition(s) or disease(s) directly caused or aggravated by Cancer or a Dread Disease or the treatment of Cancer or a Dread Disease; 3. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 4. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 5. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti- Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Arizona

Policy Form CP 4000 AZ

Insured's Right to Examine Policy

If You are not satisfied with this Policy, You may return it for a full refund of premium. You may return this Policy by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10700 Northwest Freeway, Houston, Texas 77092. You must do this within 10 days after You receive this Policy. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. Any premium You have paid will be refunded. When returning this Policy under this provision, You should state: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, TX. Also, We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium. We will pay a reduced benefit of \$40 for loss covered by or resulting from such Positive Diagnosis during the first two years from the Effective Date of this Policy.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay any Benefits for loss caused by or resulting from: 1. injuries; 2. sickness, illness or bodily infirmity resulting from anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. any losses due to Cancer or a Dread Disease for which a Positive Diagnosis was made or treatment was received prior to the Effective Date; 5. any losses for which no charge was incurred by the Covered Person; 6. Experimental Treatment, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (Benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000. Benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000. No other benefits are payable for such treatment.); 7. any care and/or treatment received outside the U.S. or its territories; or 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit.

Subject to the Time Limit on Certain Defenses provision, We will pay a reduced benefit of \$40 for loss caused by or resulting from any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

California

Policy Form CP 4000 CA 4/04

Insured’s Right to Examine Policy

Many of the Policy’s provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Suite 600, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: “This Policy is returned for cancellation and refund of premium”.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

If You need assistance in resolving any problems with ManhattanLife Assurance Company of America You may contact the State of California Department of Insurance Consumer Services Division at 300 S. Spring Street, Los Angeles, California 90013 or their toll-free telephone at 1-800-927-HELP. The Department of Insurance should be contacted only after the contacts between You and ManhattanLife Assurance Company of America have failed to produce a satisfactory solution to the problem.

Eligibility

You and your covered spouse must be ages 18 through 64 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 CA, ICUR 4000 CA

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 12 months from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Colorado

Policy Form CP 4000 CO 4/04

Insured’s Right to Examine Policy

Many of the Policy’s provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: “This Policy is returned for cancellation and refund of premium”.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Connecticut

Policy Form ML-4000 CT 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 30 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, TX. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried, dependent children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university. When the child reaches the limiting age or marries, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or Dread Disease during the first thirty days after the Effective Date of the Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after twelve months from the Effective Date of the Policy; or, at Your option, You may elect to void the Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease except any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment; 3. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 4. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000); 5. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 6. any Cancer or Dread Disease during the first twelve months following the Effective Date in connection with a loss that was incurred during the Waiting Period; 7. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 8. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 9. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Number ML-ICUR 4000 CT

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. A claim for a Pre-Existing Condition incurred after 12 months from the date this Rider becomes effective will be covered.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Delaware

Policy Form ML-4000 DE 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, TX 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, TX. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried, dependent children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease, except any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 3. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 4. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 5. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer

Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers ML-CCBR 4000, ML-ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

District of Columbia

Policy Form ML-4000 DC 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried, dependent children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university. When the child reaches the limiting age or marries, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or Dread Disease during the first thirty days after the Effective Date of the Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of the Policy; or, at Your option, You may elect to void the Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers ML-CCBR 4000, ML-ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

CCP-RTI 0420

Florida

Policy Form FL 4000 8/09-FL

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state (Premium Class is defined as type of Insured and Age Band); 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 45 days written notice before such change becomes effective.

Eligibility

You and your covered Spouse (in HI, Spouse/Reciprocal Beneficiary) must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers FL CCB4000, FL-ICUR4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Georgia

Policy Form CP 4000 GA 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 60 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Coverage under the Policy will end when You request to end the Policy in writing; or at the end of the Grace Period if the required premium has not been paid. Coverage of Your Insured Spouse ends following the date of marriage dissolution. Coverage of an insured child ends when the child gets married or attains age 19 unless enrolled as a full-time student in an accredited college or university, then the limiting age is extended to age 26. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period. The Covered Person may elect to void this Policy from its beginning and receive a full refund; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 GA, ICUR 4000 GA

Termination - This Rider terminates: (a) at the end of the grace period for the payment of the premium for the Policy or this Rider; or (b) if the Policy terminates; or (c) on the next renewal date after a written request for termination.

Hawaii

Policy Form FL 4000 8/09-HI

Insured’s Right to Examine Policy

Many of the Policy’s provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: “This Policy is returned for cancellation and refund of premium”.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered Spouse/Reciprocal Beneficiary must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse/Reciprocal Beneficiary or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti- Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider: Rider Form Numbers FL CCBR 4000, FL ICUR4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Iowa

Policy Form CP 4000 IA 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Suite 600, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Idaho

Policy Form CP 4000 ID 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; except, any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 3. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, six months prior to the Effective Date; 4. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 5. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; or 6. any Cancer or Dread Disease during the first twelve months following the Effective Date in connection with a loss that was incurred during the Waiting Period.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 ID, ICUR 4000

Limitations - Pre-Existing Conditions - These Riders do not provide benefits for loss or losses due to Pre-Existing Conditions for medical advice, diagnosis, care or treatment was recommended or received from a physician that are incurred during the 6 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. we have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 12 months from the date these Riders become effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in these Riders are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Illinois

Policy Form CP 4000 IL 10/09

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You must be ages 18 through 69 to apply for coverage.

Limitations - 30-Day Waiting Period

If you have a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If You become Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability.

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; except any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 3. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 4. anything for which no charge was incurred by You (except as expressly provided herein); 5. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 6. any care and/or treatment received outside the U.S. or its territories unless You have traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Indiana

Policy Form CP 4000 IN 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 4. any Pre-Existing Condition due to Cancer or a Specified Disease for which a Positive Diagnosis was made, or treatment was received within 24 months following the Effective Date; 5. except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 8. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 9. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 IN, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Kentucky

Policy Form CP 4000 KY

Insured's Right to Examine Policy

If You are not satisfied with this Policy, You may return it for a full refund of premium. You may return this Policy by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. You must do this within 10 days after You receive this Policy. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. Any premium You have paid will be refunded. When returning this Policy under this provision, You should state: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, TX. Also, We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay any Benefits for loss caused by or resulting from: 1. injuries; 2. sickness, illness or bodily infirmity resulting from anything other than Cancer or a Dread Disease; 3. any losses due to Cancer or a Dread Disease for which a Positive Diagnosis was made or treatment was received prior to the Effective Date; 4. any losses for which no charge was incurred by the Covered Person; 5. Experimental Treatment, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (Benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000. Benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000. No other benefits are payable for such treatment.); 6. any care and/or treatment received outside the U.S. or its territories; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; or 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Louisiana

Policy Form CP 4000 LA 4/04

Insured’s Right to Examine Policy

Many of the Policy’s provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: “This Policy is returned for cancellation and refund of premium”.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. We will not change the premiums during the first 12 months following the Effective Date. We will not change the premiums more frequently than once in every 6-month period. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 45 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly

provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

**The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:
Rider Form Numbers CCBR 4000, ICUR 4000**

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Massachusetts

Policy Form ML-4000 MA 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Caution: The issuance of this Specified Disease for Cancer and Dread Disease Policy is based upon your responses to the questions on your application. A copy of your application is enclosed. If your answers were incorrect or untrue as of the date you signed the application, We have the right to deny benefits or rescind this Policy subject to the Time Limit on Certain Defenses section of this Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact Us at this address: 10777 Northwest Freeway, Houston, Texas 77092.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, TX. We reserve the right to change premiums from time to time following the approval of the Commissioner of Insurance for revised table of rates. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried, dependent children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age or marries, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease, except for any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment; 3. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 4. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 5. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 6. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; or 7. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy.

Michigan

Policy Form FL 4000 8/09-MI

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered Spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers FL CCBR 4000, FL ICUR4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Minnesota

Policy Form CP 4000 MN 4/04

Right to Cancel

You may cancel this policy by delivering or mailing a written notice or sending a telegram to ManhattanLife Assurance Company of America at the address shown above and by returning this Policy before midnight of the 10th day after the date You receive this Policy. Notice given by mail and return of this Policy by mail are effective on being postmarked, properly addressed and postage prepaid. We must return all payments made for this Policy within 10 days after We receive notice of cancellation and the returned Policy.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium. We will pay a reduced benefit of \$40 for loss covered by or resulting from any Cancer or Dread Disease during the first two years from the Effective Date of this Policy.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

Subject to the Time Limit on Certain Defenses provision, We will pay a reduced benefit of \$40 for loss caused by or resulting from any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 MN, ICUR 4000 MN

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Missouri

Policy Form CP 4000 MO 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium. We will pay a reduced benefit of \$40 for loss covered by or resulting from such Positive Diagnosis during the first two years from the Effective Date of this Policy.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 9. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

Subject to the Time Limit on Certain Defenses provision, We will pay a reduced benefit of \$40 for loss caused by or resulting from any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider: Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Mississippi

Policy Form CP 4000 MS 9/05

Insured’s Right to Examine Policy

Many of the Policy’s provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: “This Policy is returned for cancellation and refund of premium”.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 60 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Montana

Policy Form CP 4000 MT 9/09

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. We will not increase the rates more frequently than once during a 12-month period. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 45 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened,

or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. any Cancer or Dread Disease during the first 12 months following the Effective Date due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, 3 years prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; except as provided by the "Government Charity Hospital provision (23) in the Part III Benefits section. 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 MT, ICUR 4000 MT

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 12 months from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Nebraska

Policy Form CP 4000 NE 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, five years prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment

management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

New Hampshire

Policy Form CP 4000 NH 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after six months from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first six months following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

New Jersey

Policy Form ML-4000 NJ 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 30 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, TX. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility and When Coverage Ends

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 19 may be covered. When the child reaches the limiting age or marries, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 8. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 9. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers ML-CCBR 4000 NJ

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to a Pre-Existing Condition (a condition for which medical advice was given or treatment was recommended by, or received from, a Physician the 6 months immediately prior to the Rider Date). In addition, a loss caused by a Pre-Existing Condition will not be covered if We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 6 months from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

New Mexico

Policy Form CP 4000 NM 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 60 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 NM, ICUR 4000 NM

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 6 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 6 months from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Nevada

Policy Form CP 4000 NV 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 60 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

North Carolina

Policy Form CP 4000 NC 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium"

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. We will not change the premiums during the first 12 months following the Effective Date. Thereafter, We will not change the premiums more frequently than once in any 12-month period. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 45 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received twelve months prior to the Effective Date (Pre-Existing Condition). Pre-Existing Conditions for Insured Persons age 65 or older shall include only conditions specifically excluded by rider; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first twelve months following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider: Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

North Dakota

Policy Form CP 4000 ND 4/04

Insured’s Right to Examine Policy

Many of the Policy’s provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: “This Policy is returned for cancellation and refund of premium”.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility and When Coverage Ends

You and your covered spouse must be ages 18 through 69 to apply for coverage. Coverage under the Policy will end when You request to end the Policy in writing; or at the end of the Grace Period if the required premium has not been paid. Coverage of Your Insured Spouse ends following the date of marriage dissolution. Coverage of an insured child ends when the child gets married or attains age 26 unless enrolled as a full-time student in an accredited college or university, then the limiting age is extended to age 26.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider: Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Ohio

Policy Form CP 4000 OH 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or

treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Oklahoma

Policy Form CP 4000 OK 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. If We fail to refund any premiums paid within 30 days from the date of receipt of cancellation, We will pay interest on the proceeds. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

There is a 30-day Waiting Period during which no benefits will be paid during the first 30 days. Covered losses which manifest after the Effective Date will be payable starting on the 31st day.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 4. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 5. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; or 6. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 OK, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Oregon

Policy Form CP 4000 OR 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. Premium rates will be subject to prior approval by the Oregon Insurance Division. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Pennsylvania

Policy Form CP 4000 PA 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

This Policy is Guaranteed Renewable for Life. You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Specified Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Specified Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Specified Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Specified Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Specified Disease or as a result of Cancer or a Specified Disease treatment including side effects from Cancer or a Specified Disease treatment except as specifically covered; 4. any Pre-Existing Condition due to Cancer or a Specified Disease for which a Positive Diagnosis was made, or treatment was received within two years following the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 9. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 PA, ICUR 4000 PA

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions during the first 2 years following the Rider Date; however loss due to such conditions will be payable unless specifically excluded from coverage after such 2 year period.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Rhode Island

Policy Form ML-4000 4/04

Insured’s Right to Examine Policy

Many of the Policy’s provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: “This Policy is returned for cancellation and refund of premium”.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, TX. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried, dependent children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university. When the child reaches the limiting age or marries, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or Dread Disease during the first thirty days after the Effective Date of the Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of the Policy; or, at Your option, You may elect to void the Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers ML-CCBR 4000, ML-ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

South Carolina

Policy Form CP 4000 SC 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 31 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; except any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 3. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 4. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 5. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit unless legally liable to pay; or 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

South Dakota

Policy Form CP 4000 SD 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after twelve months from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received twelve months prior to the Effective Date or within twelve months following the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first twelve months following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related

to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

**The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:
Rider Form Numbers CCBR 4000 SD, ICUR 4000 SD**

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 12 months from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Tennessee

Policy Form CP 4000 TN 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

This Policy has a 30-day waiting period. If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the Waiting Period, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

**The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:
Rider Form Numbers CCBR 4000 TN**

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Texas

Policy Form CP 4000 TX 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 25 regardless of student status may be covered. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Utah

Policy Form CP 4000 UT 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 30 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 26 are eligible for coverage. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease, however, We will pay for any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 3. any Pre-Existing Condition due to Cancer or a Specified Disease for which a Positive Diagnosis was made, or treatment was received within six months following the Effective Date; 4. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 5. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 UT, ICUR 4000 UT

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 6 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 6 months from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Virginia

Policy Form CP 4000 VA 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

There is a 30-day Waiting Period during which no benefits will be paid during the first 30 days. Covered losses which manifest after the Effective Date will be payable starting on the 31st day.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; except any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 3. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, 10 years prior to the Effective Date; 4. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 5. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 8. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 9. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 VA, ICUR 4000 VA

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to a Pre-Existing Condition that manifests itself within 6 months prior to the Rider Date; or was diagnosed by a Physician prior to the Rider Date and for which medical advice or treatment was recommended by or received from a Physician within 12 months prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 12 months from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Vermont

Policy Form ML-4000 VT 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried, dependent children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university. When the child reaches the limiting age or marries, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or Dread Disease during the first thirty days after the Effective Date of the Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of the Policy; or, at Your option, You may elect to void the Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while the Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the Policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread

Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

**The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:
Rider Form Numbers ML-CCBR 4000, ML-ICUR 4000**

Limitations - Pre-Existing Conditions - These Riders do not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. we have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date these Riders become effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in these Riders are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Washington

Policy Form CP 4000 WA 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. If We do not refund the premium within 30 days from the time We receive Your Policy an additional 10% penalty will be added to any premium refund due. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university. When the child reaches the limiting age or marries, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, 5 years prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 10. side-effect medications or treatments, supplies, saline or similar fluids, administration

charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

Wisconsin

Policy Form CP 4000 WI 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 60 days written notice before such change becomes effective if such change is 25% or more; otherwise, 30 days.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may "convert" to an individual policy without evidence of insurability, subject to the "Conversion" provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 7. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 8. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 9. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

West Virginia

Policy Form CP 4000 WV 4/04

Insured's Right to Examine Policy

Many of the Policy's provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: "This Policy is returned for cancellation and refund of premium".

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Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

If the Named Insured becomes Totally Disabled for 60 days as a result of a Positive Diagnosis of Cancer or a Dread Disease while this Policy is in force, We will waive the premiums that fall due while he or she is Totally Disabled. The Total Disability must begin before the policy anniversary following that person’s attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This provision does not apply to Total Disability of the Insured Spouse or Insured Child(ren).

Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; anything other than Cancer or a Dread Disease; except any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 2. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 3. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 4. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 5. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 6. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 7. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 8. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 9. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 10. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider:

Rider Form Numbers CCBR 4000 WV, ICUR 4000 WV

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 12 months from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

Wyoming

Policy Form CP 4000 4/04

Insured’s Right to Examine Policy

Many of the Policy’s provisions are interrelated and should be read together for You to fully understand the benefits, limitations, and exclusions of the Policy. If You are not satisfied with this Policy, You may return it within 10 days of receipt for a full refund of premium by delivering it or mailing it to: (1) the agent who took Your application; or (2) Our Administrative Office at 10777 Northwest Freeway, Houston, Texas 77092. Immediately upon such delivery or mailing, this Policy will be deemed void from the beginning. When returning this Policy under this provision, You should state in writing: “This Policy is returned for cancellation and refund of premium”.

Renewal and Premium Payment Provision

You have the right to renew this Policy if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. Send Your premiums to Us at Our Administrative Office, in Houston, Texas. We reserve the right to change premiums from time to time. If We do change the premiums, We will do so only: 1. if We change the premiums for all policies of this class in Your entire state; 2. if such change is in accordance with the laws and regulations of Your state; and 3. if We give You 30 days written notice before such change becomes effective.

Eligibility

You and your covered spouse must be ages 18 through 69 to apply for coverage. Unmarried, dependent children under the age of 21 may be covered. Unmarried children under the age of 25 may also be covered if enrolled as a full-time student in an accredited college or university, or marriage, whichever occurs first. When the child reaches the limiting age, the child may “convert” to an individual policy without evidence of insurability, subject to the “Conversion” provision in the base policy.

Limitations - 30-Day Waiting Period

If a Covered Person has a Positive Diagnosis for Cancer or a Dread Disease during the first thirty days after the Effective Date of this Policy, coverage for such Cancer or Dread Disease will only apply to loss commencing after two years from the Effective Date of this Policy; or, at Your option, You may elect to void this Policy from the beginning and receive a full refund of premium.

Waiver of Premium

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Exclusions

Subject to the Time Limit on Certain Defenses provision, We will not pay benefits for: 1. anything caused by or resulting from Injury; 2. anything other than Cancer or a Dread Disease; 3. any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or a Dread Disease or as a result of Cancer or a Dread Disease treatment including side effects from Cancer or a Dread Disease treatment except as specifically covered; 4. anything due to Cancer or a Dread Disease for which a Positive Diagnosis was made, or treatment was received, prior to the Effective Date; 5. anything for which no charge was incurred by the Covered Person (except as expressly provided herein); 6. any treatment, procedure, or service which is not grounded in current, generally accepted medical practices, except as specifically provided in the Experimental Treatment benefit or Bone Marrow Transplant benefit (benefits for Experimental Treatment are limited to a lifetime maximum of \$10,000 and benefits for Bone Marrow Transplants are limited to a lifetime maximum of \$10,000); 7. any care and/or treatment received outside the U.S. or its territories unless the Covered Person has traveled outside the United States and/or its territories and treatment is received due to an Emergency Situation; 8. any care, confinement and/or treatment in a government or charity hospital except as specifically provided in the Government or Charity Hospital benefit; 9. any Cancer or Dread Disease during the first two years following the Effective Date in connection with a loss that was incurred during the Waiting Period; 10. planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services, and similar services ancillary or related to Teleradiotherapy or Radio-Active Isotopes Therapy; 11. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the Chemotherapy Enhancer Drug benefit and Anti-Nausea benefit provisions); or 12. side-effect medications or treatments, supplies, saline or similar fluids, administration charges, and other services or treatments ancillary or related to Chemotherapy Enhancer Drug, Anti-Nausea medication, or Immunotherapy.

The following limitations apply to the Critical Care Benefit Rider and Intensive Care Unit Rider: Rider Form Numbers CCBR 4000, ICUR 4000

Limitations - Pre-Existing Conditions - This Rider does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the Rider Date. In addition, a loss caused by a Pre-Existing Condition will not be covered if: 1. the Pre-Existing Condition was revealed in the application; or 2. We have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 2 years from the date this Rider becomes effective will be covered, unless that condition is excluded by name or specific description effective on the date of loss.

The benefits as specified in this Rider are payable in addition to all other indemnities set forth in the Policy and/or attached Riders, if any.

