

Prestige Series Disability Income Plus

This is a Group Disability Income Insurance Policy

Underwritten by ManhattanLife Insurance and Annuity Company and Manhattan Life Insurance Company

Administrative Office: 10777 Northwest Freeway, Houston, TX 77092

Home Office: Little Rock, AR

Toll Free Telephone: 855-448-6982

Table of Contents

Alaska	2
Alabama	2
Arkansas	3
Arizona	4
California	4
Colorado	5
Connecticut	6
District of Columbia	6
Delaware	7
Georgia	8
Hawaii	8
Idaho	9
Illinois	10
Indiana	10
Iowa	11
Kansas	12
Kentucky	12
Louisiana	13
Maine	14
Maryland	14
Massachutees	15
Michigan	16
Mississippi	16
Missouri	17
Montana	18
Nebraska	18
Nevada	19
North Carolina	20
North Dakota	20
Ohio	21
Oklahoma	22
Oregon	22
Pennsylvania	23
South Carolina	24
South Dakota	24
Tennessee	25
Texas	26
Utah	26
Virginia	27
Vermont	28
West Virginia	28
Wisconsin	29
Wyoming	30

Alaska

Policy Form M-8014-AK

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Any Pre-Existing Conditions as defined in this Policy; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [1-12] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days’ notice before this Policy is to end.

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

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

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

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

Alabama

Policy Form M-8014 AL

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

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

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

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

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

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

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

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

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

Arkansas

Policy Form M-8014

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

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

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

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

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

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

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

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

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

Arizona

Policy Form M-8014

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

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

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

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

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

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

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

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

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

California

Policy Form M-8014 CA

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug or sedative, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • as a consequence of being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

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

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

Policy Termination - The Policyholder has the right to cancel this Policy at any time. Written notice must be given to Us choosing effective upon receipt or at a specified later date.

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

Termination is without prejudice to any Claim that takes place or starts prior to the date of termination or in the event that a disability begins but does not manifest itself until after the Policy has terminated.

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

Termination of the [Employee/Member]'s insurance is without prejudice in the event that a disability began but does not manifest itself until after the policy has terminated.

Colorado

Policy Form 8014 CO

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

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

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

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

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

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

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

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

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

Connecticut

Policy Form M-8014-CT

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • Pre-Existing Conditions causing a loss within [12] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of your state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in a Felonious Occupation; or • committing or attempting to commit a felony or an assault.

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

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

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

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

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

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

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

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

District of Columbia

Policy Form M-8014-DC

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12-18] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [0-24] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end.

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

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

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

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

Delaware

Policy Form M-8014-DE

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

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

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

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

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

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

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

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

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

Georgia

Policy Form M-8014-GA

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

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

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

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

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

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

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

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

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

Hawaii

Policy Form M-8014-HI

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [Your employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

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

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

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

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

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

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

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

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

Idaho

Policy Form M-8014-ID

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]'s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12-18] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [0-24] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end.

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

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

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

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

Illinois

Policy Form M-8014-IL

Limitations and Exclusions - Benefits are not payable for losses caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Condition exclusions are limited to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within the 6-month period ending on the enrollment date. The exclusion may extend for no more than 12 months or 18 months for a late enrollee causing a loss within [12] months after the Effective Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

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

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

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

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

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

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

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

Indiana

Policy Form M-8014-IN

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

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

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

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

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

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

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

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

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

Iowa

Policy Form M-8014-IA

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

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

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

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

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

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

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

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

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

Kansas

Policy Form M-8014-KS

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

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

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

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

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

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

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

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

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

Kentucky

Policy Form M-8014-KY

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

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

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

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

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

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

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

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

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

Louisiana

Policy Form M-8014-KY

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

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

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

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

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

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

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

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

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

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

Maine

Policy Form M-8014-ME

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12-18] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, while sane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [0-24] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end. We will not cancel this Policy prior to the first anniversary date of the effective date of the Policy except for nonpayment of the required premium or the failure to need continue underwriting standards.

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

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

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

Maryland

Policy Form M-8014-MD

Limitations and Exclusions - Benefits are not payable for losses caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Condition exclusions are limited to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within the 6-month period ending on the enrollment date. The exclusion may extend for no more than 12 months or 18 months for a late enrollee causing a loss within [12-18] months after the Effective Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • [Mental or Emotional Disease or Disorder;] • A loss to which a contributing cause was the insured being intoxicated or under the influence of any narcotic • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained, or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • a loss to which a contributing cause was the insured being engaged in an illegal occupation • a loss for which a contributing cause was the insured’s commission of or attempt to commit a felony

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

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

Policy Termination - The may cancel this Policy on any Premium due date after this Policy has been in force for one year. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [30-45] days notice before this Policy is to end.

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

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

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

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

Massachutees

Policy Form M-8014-MA

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

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

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

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

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

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

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

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

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

Michigan

Policy Form M-8014-MI

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12] months after the Date of Certificate; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated while in operation of a vehicle as intoxication defined by the laws of the state in which the incident occurred; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

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

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

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

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

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

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

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

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

Mississippi

Policy Form M-8014-MS

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

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

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

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

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

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

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

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

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

Missouri

Policy Form M-8014-MO

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]'s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12-18] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, while sane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [0-24] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end. We will not cancel this Policy prior to the first anniversary date of the effective date of the Policy except for nonpayment of the required premium or the failure to need continue underwriting standards.

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

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

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

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

Montana

Policy Form M-8014 -MT

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12-18] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, while sane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [0-24] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Preexisting Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end. We will not cancel this Policy prior to the first anniversary date of the effective date of the Policy except for nonpayment of the required premium or the failure to need continue underwriting standards.

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

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

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

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

Nebraska

Policy Form M-8014-NE

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

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

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

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

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

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

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

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

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

Nevada

Policy Form M-8014-NV

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

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

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

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

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

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

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

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

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

North Carolina

Policy Form M-8014-NC

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: [the [Employee/Member]’s employment;] • Services or supplies for the treatment of an Occupational Injury or Sickness which are paid under the North Carolina Workers’ Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers’ compensation insurance carrier according to a final adjudication under the North Carolina Workers’ Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers’ Compensation Act. Pre-Existing Conditions causing a loss within [12] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated or under the influence of alcohol, drugs or any narcotics (including overdose) unless administered on, and taken in accordance with, instructions of a Physician. • participating in an active riot or civil insurrection; • war or act of war (whether declared or undeclared); excluding acts of terrorism • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

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

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

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

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

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

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

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

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

North Dakota

Policy Form M-8014

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

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

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

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

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

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

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

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

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

Ohio

Policy Form M-8014-OH

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

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

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

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

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

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

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

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

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

Oklahoma

Policy Form M-8014-OK

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • any war or act of war, declared or undeclared, while serving in the military forces or any auxiliary unit attached thereto; • travel or flight in any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

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

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

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

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

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

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

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

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

Oregon

Policy Form M-8014-OR

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: [the [Employee/Member]’s employment;] [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] Pre-Existing Conditions causing a loss within [12-18] months after the Date of Certificate; suicide, attempted suicide or intentionally self-inflicted Injury; voluntary inhalation of or asphyxiation by gas or fumes; voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; [Mental or Emotional Disease or Disorder;] [Alcoholism or Drug Addiction;] being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; participating in a riot or civil insurrection; war or act of war (whether declared or undeclared); travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [0-24] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end.

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

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

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

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

Pennsylvania

Policy Form M-8014-PA

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

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

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

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

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

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

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

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

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

South Carolina

Policy Form M-8014-SC

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • being drunk or under the influence of any narcotic or intoxicant, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

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

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

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

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

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

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

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

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

South Dakota

Policy Form M-8014-SD

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • for any disability that results from, or is caused or contributed to by, a pre-existing condition during the 12 months after the effective date of coverage; • suicide, attempted suicide or intentionally self-inflicted Injury, while sane; • voluntary inhalation of or asphyxiation by gas or fumes; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [We will not pay any benefit, or any increase in benefits, under the policy for any disability that results from, or is caused or contributed to by, a pre-existing condition during the 12 months after the effective date of coverage.

[However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end. We will not cancel this Policy prior to the first anniversary date of the effective date of the Policy except for nonpayment of the required premium or the failure to need continue underwriting standards.

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

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

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

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

Tennessee

Policy Form M-8014-TN

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]'s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within 3-24 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for 3-24 months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.]

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 30-45 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least 45-60 days notice before this Policy is to end.

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

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

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

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

Texas

Policy Form M-8014-TX

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

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

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

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

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

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

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

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

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

Utah

Policy Form M-8014-UT

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [3-12] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • voluntarily participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • voluntarily engaging in an illegal occupation; or • a voluntary participant in committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [0–12] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least 90 days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least 90- before this Policy is to end.

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

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

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

The Policyholder will provide 30 days prior written notice of termination to the employee/member.

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

Virginia

Policy Form M-8014-VA

Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]'s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers' Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within 12 months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • being under the influence of any drug or narcotic unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • participation in a felony, riot, or insurrections.

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

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

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

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

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

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

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

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

An employer must give written notice to participating [Employee/Member]'s in the event of termination or upon receipt of notice of termination of any such policy, contract, or coverage, not later than fifteen days after receipt of the notice of termination.

Vermont

Policy Form M-8014-VT

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • Pre-Existing Conditions causing a loss within [12-18] months after the Date of Certificate; • suicide, attempted suicide or intentionally self-inflicted Injury unless caused by a mental condition; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total Disability caused by Pre-existing Conditions is not covered for [0-24] months after the Date of Certificate of the [Employee/Member.]] [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [30-45] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end.

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

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

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

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

West Virginia

Policy Form M-8014-WV

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

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

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

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

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

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

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

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

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

Wisconsin

Policy Form M-8014-WI

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

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

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

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

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

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

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

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

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

Wyoming

Policy Form M-8014-WY

Limitations and Exclusions - Benefits are not payable for losses contributed to or caused by: • [the [Employee/Member]’s employment;] • [Sickness or Injury for which Benefits are paid or payable under any Workers’ Compensation or occupational disease law;] • suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane; • voluntary inhalation of or asphyxiation by gas or fumes; • voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; • [Mental or Emotional Disease or Disorder;] • [Alcoholism or Drug Addiction;] • being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; • participating in a riot or civil insurrection; • war or act of war (whether declared or undeclared); • travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; • Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; • engaging in an illegal occupation; or • committing or attempting to commit a felony or an assault.

Pre-Existing Conditions Limitations - [Total may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered: • by a Replaced Policy; and • by this Policy on its Initial Effective Date.

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

Policy Termination - The Policyholder has the right to cancel this Policy on any Premium due date. Written notice must be given to Us at least [45-60] days before the date this Policy is to end.

We have the right to cancel this Policy on any Premium due date. [However, if We have given a Rate Guarantee, We will not cancel this Policy prior to the end of such Rate Guarantee period.] We will give the Policyholder at least [45-60] days notice before this Policy is to end.

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

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

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

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

