

Home Health Care

This is a Home Health Care Insurance Policy
Underwritten by Standard Life and Casualty Insurance Company and
ManhattanLife Assurance Company of America
Administrative Office: 10777 Northwest Freeway, Houston, TX 77092
Toll Free Telephone: 800-669-9030

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Alabama

Policy Form S-HHC

Thirty-Day Right To Return - Please read Your policy and any attached Riders. If you are not satisfied, return the policy to Standard Life and Casualty Insurance Company's Administrative Office or to Your Standard Life and Casualty Insurance Company sales Agent within 30 days after You receive it. As soon as You deliver or mail the policy to Us, it is treated as if it was never issue issued. We will return your premium paid, less any claims paid.

Pre-Existing Conditions Limitations - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

Alaska

Policy Form M-HHC

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Arkansas

Policy Form S-HHC-AR

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Pre-Existing Conditions Limitations - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

Arizona

Policy Form S-HHC-AZ

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Pre-Existing Conditions Limitations - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

Georgia

Policy Form S-HHC

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Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

Hawaii

Policy Form M-HHC-HI

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Illinois

Policy Form M-HHC-IL

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Indiana

Policy Form S-HHC-IN

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Iowa

Policy Form M-HHC

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Louisiana

Policy Form S-HHC-LA

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Michigan

Policy Form M-HHC-MI

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Mississippi

Policy Form S-HHC-MS

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Missouri

Policy Form S-HHC-MO

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Montana

Policy Form M-HHC-MT

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Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

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Nebraska

Policy Form S-HHC

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Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

Nevada

Policy Form S-HHC-NV

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Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony (excluding acts of domestic violence), riot or insurrection as determined by the due process of law; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

North Carolina

Policy Form S-HHC-NC

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Pre-Existing Conditions - If you are age 65 or younger on the Effective Date of coverage, Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider. If you are over age 65 on the Effective Date of coverage, Injuries and Sicknesses will be covered on the Effective Date, unless excluded by the Exclusions provision or specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war that does not include acts of terrorism, or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's active participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

Oklahoma

Policy Form S-HHC-OK

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Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

South Carolina

Policy Form S-HHC-SC

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South Dakota

Policy Form S-HHC-SD

Thirty-Day Right To Return - Please read Your policy and any attached Riders. If you are not satisfied, return the policy to Standard Life and Casualty Insurance Company's Administrative Office or to Your Standard Life and Casualty Insurance Company sales Agent within 30 days after You receive it. As soon as You deliver or mail the policy to Us, it is treated as if it was never issue issued. We will return your premium paid, less any claims paid.

Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • the treatment of alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months; provided, however, that no benefits whatsoever will be payable for loss from any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description on the date of the loss.

Texas

Policy Form S-HHC-TX

Thirty-Day Right To Return - Please read Your policy and any attached Riders. If you are not satisfied, return the policy to Standard Life and Casualty Insurance Company's Administrative Office or to Your Standard Life and Casualty Insurance Company sales Agent within 30 days after You receive it. As soon as You deliver or mail the policy to Us, it is treated as if it was never issued. We will return your premium paid, less any claims paid.

Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

An Approved Home Health Care Practitioner, Doctor and Home Health Care Aide does not include a member of the Covered Person's family.

West Virginia Policy Form M-HHC

Thirty-Day Right To Return - Please read Your policy and any attached Riders. If you are not satisfied, return the policy to ManhattanLife Assurance Company of America's Administrative Office or to Your ManhattanLife Assurance Company of America sales Agent within 30 days after You receive it. As soon as You deliver or mail the policy to Us, it is treated as if it was never issued. We will return your premium paid, less any claims paid.

Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

Wyoming Policy Form M-HHC-WY

Thirty-Day Right To Return - Please read Your policy and any attached Riders. If you are not satisfied, return the policy to ManhattanLife Assurance Company of America's Administrative Office or to Your ManhattanLife Assurance Company of America sales Agent within 30 days after You receive it. As soon as You deliver or mail the policy to Us, it is treated as if it was never issued. We will return your premium paid, less any claims paid.

Pre-Existing Conditions - Pre-existing Conditions will be covered after this Policy has been in force for 6 months, unless specifically eliminated by rider.

Exclusions - This Policy does not cover any loss caused or contributed to by: • simple rest care, hotel or retirement home expense or other expense which is related to Your Home; • services other than those of an Approved Home Health Care Practitioner or a Home Health Care Aide, except as may be provided by rider; • declared or undeclared war or act thereof; • mental or nervous disorder without demonstrable organic origin (Note: This exclusion does not apply to Alzheimer's Disease, senility or other organic brain syndrome. These diseases are covered by the Policy like any other Sickness subject to the Pre-Existing Conditions Limitation); • charges that a Covered Person would not be legally obligated to pay in the absence of this insurance; • attempted suicide or self-inflicted injury; • alcoholism or drug addiction; • a Covered Person's participation in a felony, riot or insurrection; • any condition, either pre-existing or otherwise, which is excluded from coverage under this Policy by name or specific description as shown on an elimination Rider effective on the date of the loss; • Pre-Existing Conditions, as defined herein, are not covered under this Policy until this Policy has been in force for a period of six months.

