

Home Health Care Select

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

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Alabama

Policy Form AM7008

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

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care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Arkansas

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Arizona

Policy Form AM7008AZ

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Delaware

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District of Columbia

Policy Form AM7008DC

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Georgia

Policy Form AM7008

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Idaho

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Iowa

Policy Form AM7008

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Louisiana

Policy Form AM7008LA

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Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; 4. alcoholism or drug addiction; or 5. Your commission of or attempt to commit a felony or to which a contributing cause was You being engaged in an illegal occupation or other willful criminal activity. "Willful criminal activity," as defined in Michigan Public Act, includes but is not limited to any of the following: operating a vehicle while intoxicated in violation of section 625 of the Michigan vehicle code, 1949 PA 300, MCL 257.625, or similar law in a jurisdiction outside of this state, or operating a methamphetamine laboratory, however willful criminal activity does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Missouri

Policy Form AM7008MO

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Mississippi

Policy Form AM7008MS

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Montana

Policy Form AM7008MT

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism and drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements;

e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Nebraska

Policy Form AM7008NE

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Nevada

Policy Form AM7008NV

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

New Hampshire

Policy Form AM7008NH

Thirty-Day Right To Return - This Policy may, at any time within 30 days after its receipt by You, be returned by delivering it or mailing it to Us or to Our agent through whom it was purchased. Immediately upon such delivery or mailing, the Policy will be deemed void from the beginning, and any premium paid on it will be refunded.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - Loss due to a Pre-Existing Condition is not covered unless the loss begins more than six (6) months after the insured's effective date of coverage. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. rest cures, custodial care; 2. war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; service in the armed forces or units auxiliary to it; 3. services for which no charge is made in the absence of this insurance; 4. driving under the influence of drugs or alcohol or any combination thereof; 5. the voluntary consumption of drugs that are not prescribed by the insured's Physician or are not used in the manner prescribed.

Prescription Drug Limitations and Exclusions - We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

North Carolina

Policy Form AM7008NC

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation – This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. If, on Your Effective Date, You are sixty-five (65) years old or order, Pre-existing Conditions must be excluded by rider. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination – This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions – This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof, except for acts of terrorism against the general population; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions – We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

North Dakota

Policy Form AM7008ND

Thirty-Day Right To Return – Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable – This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation – This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination – This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions – This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions – We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Ohio

Policy Form AM7008

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Oklahoma

Policy Form AM7008OK

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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. If We do not return any premium or moneys paid within 30 days from the date of cancellation, We will pay interest on the proceeds as required by Oklahoma law.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Oregon

Policy Form AM7008OR

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to ManhattanLife Insurance and Annuity Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Pennsylvania

Policy Form AM7008PA

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Rhode Island

Policy Form AM7008RI

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage. Send Your premiums to Us at Our Administrative Office.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

South Carolina Policy Form AM7008SC

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

South Dakota Policy Form AM7008SD

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. treatment of alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed

for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Tennessee

Policy Form AM7008

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Texas

Policy Form AM7008TX

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Wisconsin

Policy Form AM7008WI

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

West Virginia

Policy Form AM7008

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - Policy and any attached benefit rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first six (6) months beginning on the date You become insured under this Policy. This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

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

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

Wyoming

Policy Form AM7008WY

Thirty-Day Right To Return - Please read Your Policy. If You are not satisfied for any reason, return the Policy to Standard Life and Casualty Insurance Company's Administrative Office within 30 days after it is delivered to You. 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.

Guaranteed Renewable - This Policy is renewable as long as You live, provided You continue to pay premiums when due or within the Grace Period. At no time while You continue Your Policy in force, may We place any restrictive riders on Your coverage.

Pre-Existing Conditions Limitation - This Policy and any attached benefit rider(s) will not cover any care or treatment caused by a Pre-Existing Condition unless it begins more than six (6) months after the effective date of coverage.

This Pre-Existing Conditions Limitation provision does not apply to the Prescription Drug Benefits.

Termination - This Policy will terminate at 11:59 p.m. local time at Your state of residence on the earlier of: 1. when You fail to pay premiums before the end of the Grace Period; 2. the date You die; or 3. the date We receive Your request in writing to cancel this Policy or on such later date that is specified by You in Your written notice to Us to cancel this Policy.

We will consider any claim that began before the insurance ended.

Limitations and Exclusions - This Policy does not cover any loss caused or contributed to by: 1. simple rest care, hotel or retirement home expense, or other expense which is related to Your Home; 2. declared or undeclared war or act thereof; 3. charges that You would not legally be obligated to pay in the absence of this insurance; or 4. alcoholism or drug addiction.

Prescription Drug Limitations and Exclusions - This We will not pay benefits for: 1. drugs or medicines obtained from sources outside of the United States; 2. vitamins and/or vitamin combinations even if they are prescribed by a duly licensed health care practitioner; 3. any prescription products, drugs, or medicines in the following categories, whether or not prescribed by a duly licensed health care practitioner: a. herbal or homeopathic medicines or products; b. minerals; c. appetite suppressants; d. dietary or nutritional substances or dietary supplements; e. nutraceuticals; or f. medical foods; 4. drugs or medicines dispensed at or by a hospital, an emergency room, a free-standing facility, an urgent care facility, a health care practitioner's office, or other inpatient or outpatient setting for take home by You; 5. drugs or medicines prescribed for treatment of a condition that is specifically excluded under this Policy; 6. drugs, medicines, or supplies that are illegal under federal law, such as marijuana, even if they are prescribed for medical use in a state; 7. duplicate prescriptions, replacement of lost, stolen, destroyed, spilled, or damaged prescriptions; 8. any administration for drug injections or any other drugs or medicines obtained other than through a Pharmacy with a Prescription Order; 9. Prescription Drug refills more than the number specified on the Prescription Order; 10. Prescription Drugs refilled more frequently than the prescribed dosage indicates; or 11. Prescription Drug that is filled on or after the date this insurance coverage terminates.

