

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
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[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated (as intoxication is defined by the laws of Your state of residence) or under the influence of drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

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[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

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A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
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 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person or postmortem.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

All Vascular Benefits end when We have paid [0-100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Transplant; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [0-25%.]

-All Cancer Benefits end when We have paid [0-100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [0-25%.]

All Other Critical Illness Benefits end when We have paid [0-100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Transplant;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

1. temporary layoff;
2. suspension of business operations; or
3. Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
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 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

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[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
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When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
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[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
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[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

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- Major Organ Failure;
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- Permanent Paralysis; or
- Occupational HIV.]

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- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
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[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

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- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
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An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,] all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit] all Cancer Benefits end when We have paid [100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- illegal occupation
- being intoxicated as intoxication is defined and determined by the laws of the jurisdiction where the loss or cause of the loss was incurred or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

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[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

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

- (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
- (b) the Benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [6-12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [50-100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [10-100%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [50-100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [10-100%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [25-100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

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

- (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
- (b) the Benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [0-12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
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3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [0-100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [0-25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [0-100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [0-25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid

[0-100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- psychosis

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[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

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[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

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 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
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 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
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[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

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[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [6] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

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

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,] all Vascular Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular

Benefits is reduced by [10%]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [50%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [20%].

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [50%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
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 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

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[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
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An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within 12 months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

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 - by this Policy on its Initial Effective Date.
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[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

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[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
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- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

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BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

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 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
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[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

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[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
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[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

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- Major Organ Failure;
- End Stage Renal Disease;
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- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
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[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
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[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
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[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

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- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
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No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
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- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

PRE-EXISTING CONDITIONS LIMITATIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within 6 months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

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

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,] all Vascular Benefits end when We have paid [50-100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[Except as provided in the Recurrence Benefit,] all Cancer Benefits end when We have paid [50-100%] of a Covered Person's Face Amount for Invasive Cancer.

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [50-100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- engaging in an illegal occupation;
- a consequence of the covered person's intoxication or being under the influence of any narcotic unless administered or consumed on the advice of a physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- psychosis

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

Any loss due to a Pre-Existing Condition will not be covered or payable within the first [six] [6] months after the Covered Person's Effective Date of Insurance for a condition for which medical advice was given or treatment was recommended by, or received from, a licensed health care provider within [six] [6] months before the Covered Person's Effective Date of Insurance. However, if a Covered Person's diagnosis is reconfirmed after any Pre-Existing Condition period, the benefit will be paid promptly. Benefits may also be paid for a loss due to a Pre-Existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's Pre-Existing Condition Exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

When a named Critical Illness is contributed to or caused by another named Critical Illness covered by this Policy, We will pay each Benefit shown on the Schedule up to the Covered Person's Face Amount not exceeding the Maximum Issue Amount.

[A Tentative, Clinical or Pathological Diagnosis of Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. If Invasive Cancer or Malignant Melanoma, Carcinoma in Situ or Skin Cancer is diagnosed during this waiting period, the Insured has the option to cancel all coverage under this Policy and receive a refund of premiums paid for all Insured Persons provided that no benefits have been paid.]

[The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Malignant Melanoma, Carcinoma in Situ or Skin Cancer will not be payable based on a Tentative Diagnosis.]

[Except as provided in the Recurrence Benefit,] all Benefits end when We have paid [100% of] a Covered Person's Face Amount for each of the following:

- Heart Attack; and
- Stroke.]

[Except as provided in the Recurrence Benefit,] all Benefits end when We have paid [100%] of a Covered Person's Face Amount for Invasive Cancer or Malignant Melanoma.]

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer or Malignant Melanoma is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Benefits end when We have paid [100%] of a Covered Person's Face Amount for each of the following:

- Alzheimer's Disease;
- Major Organ Transplant; or
- End Stage Renal Failure.]

Positive diagnosis of a Critical Illness must be made in the United States of America, its possessions or the countries of Canada and Mexico.

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted Injury;
- suicide, or attempted suicide;
- active duty military service;
- participation in a felony, riot or insurrection;
- mental or emotional disorders that are not related to Alzheimer's Disease;
- alcoholism or drug addiction; or

PORTABILITY PRIVILEGE

The [Employee] is eligible for portability coverage if:

- [The [Employee] is less than Age [70].]
- [The [Employee] is not Totally Disabled; and]
- The [Employee] is no longer Actively At Work as an Employee.

The Policy must be in force on the date that the [Employee] ports coverage.

Such coverage will not be available for a Covered Person, unless:

- 1) Coverage under the policy terminates; and
- 2) We receive written request and payment for the first premium for the portability coverage not later than 63 days after such termination; and
- 3) A request is made for that purpose.

No portability coverage will be provided for any person if coverage under the Policy terminated due to non-payment of premium.

The [Employee] is not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

[BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS]

A. A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [0-24] months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
2. [If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.]

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.

B. When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.]

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered. The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.

C. [When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit all Vascular Benefits end when We have paid [1-100%] of a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; or
- Stroke.]

D. [When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [1-90%].

Except as provided in the Recurrence Benefit, all Cancer Benefits end when We have paid [1-100%] of a Covered Person's Face Amount for Invasive Cancer.

When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [1-100%].

E. [Except as provided in the Recurrence Benefit, all Other Critical Illness Benefits end when We have paid [1-100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

F. No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

A Covered Employee cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins prior to the earlier of:

- 12 months after the Covered Person's Effective Date of Insurance; or
- The date, after the Covered Person's Effective Date of Insurance, that the Covered Person has gone 12 months without medical care, treatment, or supplies related to such Pre-Existing Condition.

[However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

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

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss occurs during the [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- the Covered Person being intoxicated or under the influence of alcohol or drugs while committing a felony at the time of loss]; or,
- psychosis.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [1-12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid 10-100% of a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by 0-90%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid 10-100% of a Covered Person's Face Amount for Invasive Cancer.]

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by 10-100%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid 100% of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [0-24] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.
 1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 0-30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,] all Vascular Benefits end when We have paid [0-100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Transplant; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [0-25%.]

[Except as provided in the Recurrence Benefit,] all Cancer Benefits end when We have paid [0-100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [0-25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [0-100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Transplant;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction
- medical tourism

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
 - by this Policy on its Initial Effective Date.
1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
 2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
 3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%] of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the larger. If the Benefits are equal, the Insured may choose the Benefit to be paid.

[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis

No Portability

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

3. If the Covered Person does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, no Benefit will be paid.]

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[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within [12] months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
 - (b) the Benefit of the Replaced Policy.
 Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.

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[A Tentative, Clinical or Pathological Diagnosis of Invasive Cancer during the 30-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The 30-day period is reduced by one day for each day that a Replaced Policy was in force.]

[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during:

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

A Critical Illness must be diagnosed during the lifetime of the Covered Person.

Any loss due to a Pre-existing Condition will not be covered if the loss begins within 12 months after the Covered Person's Effective Date of Insurance. [However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by a Replaced Policy; and
- by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion does not apply, We will pay the Benefits of this Policy.
2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will pay the lesser of:
 - (a) this Policy's Benefit without applying the Pre-Existing Condition Exclusion; or
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[Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis.]

[When We pay a sum equal to the Face Amount in a Benefit Group, the Automatic Benefit Increase ends for that Benefit Group.]

[The Automatic Benefit Increase ends when coverage is ported.]

[Except as provided in the Recurrence Benefit,]all Vascular Benefits end when We have paid [100% of] a Covered Person's Face Amount for any of the following:

- Heart Attack;
- Heart Failure; [or]
- Stroke.]

[When We pay a Benefit for Coronary Artery Bypass Surgery, the Face Amount for other Vascular Benefits is reduced by [25%.]

[Except as provided in the Recurrence Benefit,]all Cancer Benefits end when We have paid [100%]of a Covered Person's Face Amount for Invasive Cancer.

[When We pay a Benefit for Carcinoma in Situ, the Face Amount for Invasive Cancer is reduced by [25%.]

[Except as provided in the Recurrence Benefit,] all Other Critical Illness Benefits end when We have paid [100%] of a Covered Person's Face Amount for any of the following:

- Major Organ Failure;
- End Stage Renal Disease;
- Loss of Vision, Speech or Hearing;
- Coma;
- Severe Burns;
- Permanent Paralysis; or
- Occupational HIV.]

No Benefits of this Policy will be paid for loss that is contributed to, caused by, or occurs during;

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

Portability Benefit Conditions and Limitations

Unless stated, any changes to the Policy apply to ported insurance.

A Totally Disabled Insured is not eligible to use this Benefit.

[A Covered [Employee] cannot port while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.]

An Insured is not eligible to port while Policy coverage is continued based on a state or federal law, regulation or rule.

An Insured is not eligible to Port when this Policy ends.]