

**BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
  
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - o for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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.

### LIMITATIONS/EXCLUSIONS (What is not Covered and Pre-Existing Conditions)

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Coverage'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 Coverage.

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 Coverage, no benefit will be paid.]]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane;
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - o for breast reconstruction following mastectomy;
- hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

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- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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[A Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
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Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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2. If the Covered Person does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Coverage'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 Coverage.

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

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[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

No benefits of this Policy will be paid for loss that is caused by, , occurs during or results from:

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an felonious occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication [Intoxication means that which is defined and determined by the laws of the jurisdiction where the loss or cause of the loss was incurred. , except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, illegal occupation with felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
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## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

Any payment under "(a)" or "(b)" above will be in accord with all terms of the relevant policy.
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[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
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  - for breast reconstruction following mastectomy;
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No benefits of this Policy will be paid for loss that takes place outside of the United States.

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### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
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The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
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- temporary layoff;
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[A Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
  - suicide or any attempted suicide, while sane or insane;
  - [mental or emotional disorders without demonstrable organic disease;]
  - taking part in an illegal occupation;
  - [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
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  - dental services or treatments unless needed due to Injury;
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  - Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
  - war, declared or undeclared;
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  - parachute jumping or sky diving;
  - travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
  - military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
  - hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
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## PORTABILITY

Under the Policy, all Portability will be terminated when the Policy itself terminates.

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An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
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- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
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- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
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- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, no benefit will be paid.]]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

No benefits of this Policy will be paid for loss that is caused by, contributed to, or resulting from:

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [No benefits of this Policy will be paid for loss that takes place outside of the United States.
- Newborn hospitalization when the mother is required to remain hospitalized after childbirth for medical reasons, unless the mother requests that the newborn remain in the hospital

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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****PREEXISTING CONDITION LIMITATION**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, no benefit will be paid.]]

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

- intentionally self-inflicted Injury while sane;
- suicide or any attempted suicide, while sane;
- mental or emotional disorders without demonstrable organic disease;
- taking part in an illegal occupation;
- treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- treatment of alcoholism, or treatment for the use of alcohol;
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - o for breast reconstruction following mastectomy;
- hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- [mental or emotional disorders without demonstrable organic disease;]
- commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation;
- [
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- being intoxicated while in operation of a vehicle as intoxication defined by the laws of the state in which the incident occurred
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery.
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - o for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

**ILLEGAL OCCUPATION OR CRIMINAL ACTIVITY:** The insurer is not liable for any loss to which a contributing cause was the insured's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation or other willful criminal activity.

As used in this section:

(a) "Willful criminal activity" includes, but is not limited to, any of the following:

- (i) Operating a vehicle while intoxicated in violation of section 625 of the Michigan vehicle code, 1949 PA 300, MCL 257.625, or similar law in a jurisdiction outside of this state.
- (ii) Operating a methamphetamine laboratory. As used in this subdivision, "methamphetamine laboratory" means that term as defined in section 1 of 2006 PA 255, MCL 333.26371.

(b) "Willful criminal activity" does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony."

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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

- by Replaced Coverage; and
  - by this Policy on the Date of Policy.
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 Coverage'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 Coverage.

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 Coverage, no benefit will be paid.]]

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

- intentionally self-inflicted Injury while sane;
- suicide or any attempted suicide, while sane;
- mental or emotional disorders without demonstrable organic disease;
- taking part in an illegal occupation;
- treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- treatment of alcoholism, or treatment for the use of alcohol;
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - o for breast reconstruction following mastectomy;
- hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication while driving a motor vehicle;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - o for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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. Pregnancy before the effective date is considered a Pre-existing Condition. [Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 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.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments, except for treatments of the conditions of the jaw (temporomandibular joint), unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- war or act of war, except acts of terrorism, while the Covered Person is insured;
- taking part in an active riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- services or supplies for the treatment of an Occupational Injury or Sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or worker's compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - o for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of illness or injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, no benefit will be paid.]]

No benefits of this Policy will be paid for loss that is contributed to:

- intentionally self-inflicted Injury while sane;
- suicide or any attempted suicide, while sane;
- taking part in an illegal occupation;
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- treatment of alcoholism, or treatment for the use of alcohol;
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - o for breast reconstruction following mastectomy;
- hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

### [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

#### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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 under age 65, and [0-6] months after the Covered Person's Effective Date of Insurance age 65 and older. [Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage's pre-existing condition exclusion giving credit for all time Insured under both policies, then We will pay the greater of:
  - (a) this Policy's benefit; or
  - (b) the benefit of the Replaced Coverage.

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

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

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

- suicide, attempted suicide or intentionally self-inflicted injury
- loss to which a contributing cause was the Insured's being engaged in an illegal occupation;
- dental care or treatment, except for such care or treatment due to accidental injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly;
- the Insured being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.
- eyeglasses, hearing aids, and examination for the prescription or fitting thereof;
- benefits provided under Medicare or other governmental program (except Medicaid), any state or Federal workers' compensation, employers' liability or occupational disease law;
- war or act of war (whether declared or undeclared);
- loss to which contributing cause was the Covered Person's commission of or attempt to commit a felony, riot or insurrection;
- aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline;
- service in the Armed Forces or units auxiliary thereto;
- treatment provided in a government Hospital;
- cosmetic surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect; or
- while the Insured is outside the United States, its possessions or the countries of Canada and Mexico

## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the Policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - o to restore a normal bodily function;
  - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect, or
  - o for breast reconstruction following mastectomy;

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

Any loss due to a Pre-existing Condition will not be covered if the Covered Person has received medical advice or treatment within 90 days immediately prior to becoming covered under the group contract. Pre-existing conditions are covered after the individual has been insured for more than 12 months under the group contract.

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

Any loss due to a Pre-existing Condition will be covered after 12 months of the effective date of the policy. [Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered:

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
  - suicide or any attempted suicide, while sane or insane;
  - [mental or emotional disorders without demonstrable organic disease;]
  - taking part in an illegal occupation;
  - [treatment of alcoholism, or treatment for the use of alcohol;]
  - rest cures;
  - dental services or treatments unless needed due to Injury;
  - routine eye examinations, eye glasses or the fitting thereof;
- 
- hearing aids or the fitting thereof;
  - illness or Injury if Workers' Compensation or Employer's Liability benefits are paid
  - war, declared or undeclared;
  - taking part in a riot, felony or insurrection;
  - travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
  - military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
  - hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
  - cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
    - o to restore a normal bodily function;
    - o to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
    - o for breast reconstruction following mastectomy;
  - [hospital confinement of a newborn following birth except as a result of illness or Injury; or
  - routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

## PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [0-30]-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.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Under the Policy, all Portability will be terminated when the Policy itself terminates.

Insurance is provided under the terms and conditions of this Policy.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

You are 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

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States. We will pay for any emergency services received outside the United States.

## [PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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

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. This exclusion or limitation shall not apply to loss incurred or disability commencing after the earlier of (i) the end of a continuous period of twelve months commencing on or after the effective date of the person's coverage during which the person receives no medical advice or treatment in connection with the disease or physical condition, or (ii) the end of the two-year period commencing on the effective date of the person's coverage.

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

## PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

### When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75];]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- taking part in an illegal occupation;
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a felony;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery:
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**NO PORTABILITY LANGUAGE**

**BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
- cosmetic care, except when the care is due to Medically Necessary Reconstructive Plastic Surgery. Medically Necessary Reconstructive Plastic Surgery means surgery.
  - to restore a normal bodily function;
  - to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
  - for breast reconstruction following mastectomy;
- [hospital confinement of a newborn following birth except as a result of Illness or Injury; or
- routine well-baby care.

No benefits of this Policy will be paid for loss that takes place outside of the United States.

**[PORTABILITY**

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

**When Portability is Available**

An Insured is eligible for portability insurance if he or she:

- [is less than Age [60-75].]
- is not Totally Disabled; and
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

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

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

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

You are 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**

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

- by Replaced Coverage; and
- by this Policy on the Date of Policy.

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 Coverage'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 Coverage.

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 Coverage, 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 Clinical or Pathological Diagnosis of Invasive Cancer during the [30-90]-day period after a Covered Person's Effective Date of Insurance is not Covered.] [The [30-90]-day period is reduced by one day for each day that a Replaced Policy was in force.]

[When We pay a benefit for Chronic Kidney Disease, the benefit payment for End-Stage Renal Failure is reduced by [\$100-\$10,000.]

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

- intentionally self-inflicted Injury;
- suicide or any attempted suicide, while sane or insane;
- [mental or emotional disorders without demonstrable organic disease;]
- taking part in an illegal occupation;
- [treatment for drug addiction or for the use of drugs, except when the drugs are prescribed by and used as ordered by a Doctor;]
- treatment of drug Intoxication, except when caused by drugs when the drugs are prescribed by and used as ordered by a Doctor;
- alcohol Intoxication;
- [treatment of alcoholism, or treatment for the use of alcohol;]
- rest cures;
- dental services or treatments unless needed due to Injury;
- routine eye examinations, eye glasses or the fitting thereof;
- hearing aids or the fitting thereof;
- Illness or Injury if Workers' Compensation or Employer's Liability benefits are payable;
- war, declared or undeclared;
- taking part in a riot, felony or insurrection;
- parachute jumping or sky diving;
- travel in or on any kind of aircraft, unless as a fare paying passenger on a commercial airline, passenger on a private airline charter or as a passenger on a privately owned and operated airplane that seats more than 10 passengers;
- military or naval services (On written notice to Us, We will refund Premiums pro rata for any period not covered because of such service.);
- hospitalization, treatment or services for members or ex-members of the armed forces in any military or veteran's hospital, soldier's home or Hospital contracted for or operated by any national government or agency thereof unless the Covered Person is legally required to pay the charges therefore in the absence of insurance;
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