**$250 HOSPITAL ADMISSION**

We will pay this benefit if the insured is admitted to a hospital and confined as a resident bed patient due to a covered sickness. We will pay this benefit once for each covered sickness. We will pay the daily Hospital Admission Benefit in the amount shown in the Rider Schedule. We will not pay this benefit for confinement to an observation unit, or for emergency room treatment or outpatient treatment.

We will pay this benefit once for a period of confinement. If an insured is confined to the hospital because of the same or related Sickness, we will not pay this benefit again.

**$100 HOSPITAL CONFINEMENT**

We will provide this benefit on the first day of hospital confinement, per day, for up to 30 days, per hospital confinement.

This benefit is only payable for hospital confinement due to and limited to the treatment of a Covered Sickness. This benefit is payable for only one hospital confinement at a time even if the confinement is caused by more than one sickness.

If we pay benefits for hospital confinement and an insured becomes confined to a hospital again within six months because of the same or related condition, we will treat this confinement as the same confinement.

**WHAT IS NOT COVERED, LIMITATIONS AND EXCLUSIONS, AND TERMS YOU NEED TO KNOW**

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

**SICKNESS RIDER EXCLUSIONS**

- **Pre-Existing Condition Limitation**
  - We will not pay benefits for loss starting within 12 months of an Insured’s Effective Date that is caused by, contributed to by, or resulted from a Pre-Existing Condition.
  - The rider may have been issued as a replacement for a rider previously issued to you under the plan. If so, then the Pre-Existing Condition Limitation Provision of the rider applies only to any increase in benefits over the prior rider. Any remaining period of Pre-Existing Condition Limitation of the prior rider would continue to apply to the prior level of benefits.
  - Pregnancy is a Pre-Existing Condition if conception was before an Insured’s Effective Date.

- **EXCLUSION**
  - We will not pay benefits for a loss contributed to, caused by or resulting from: Mental Disorders - Mental or emotional disorders without demonstrable organic disease. Alcoholism - Alcoholism, drug addiction, or chemical dependency.

- **DEFINITIONS**
  - Sickness means an illness, infection, disease, or any other abnormal condition, which is not caused solely by or the result of an injury.
  - Covered Sickness means an illness, infection, disease, or any other abnormal physical condition, which is not caused solely by or the result of any injury which: (1) occurs while this rider is in force; and (2) was not treated or for which an insured did not receive advice within 12 months before his/her Effective Date; and (3) is not excluded by name or specific description in this rider.

This guide is a brief description of coverage and is not a contract. Restrictions may vary by state. This guide is subject to the terms, conditions, and limitations of Rider Form Series CA7700-SR ADV. This rider is also subject to all of the Limitations and Exclusions of your certificate.