Additional Benefits for Critical Illness Insurance + HIV

This document is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions.

100% for ADDITIONAL CRITICAL ILLNESSES

- PARALYSIS
- COMA
- LOSS OF SIGHT
- SEVERE BURNS
- LOSS OF SPEECH
- LOSS OF HEARING

This benefit is paid based on your selected Critical Illness Benefit amount.

100% for OCCUPATIONAL HIV

This benefit is paid based on your selected Critical Illness Benefit amount.

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.

ADDITIONAL BENEFITS RIDER

If diagnosis occurs after the age of 70, half of the benefit is payable. This plan contains a 30-day Waiting Period. This means no benefits are payable for any insured who has been diagnosed before their coverage has been in force 30 days from their Effective Date. If an insured is first diagnosed during the Waiting Period, benefits for treatment of that Specified Critical Illness will apply only to loss commencing after 12 months from their Effective Date; or, at the Employee’s option, they may elect to void the certificate from the beginning and receive a full refund of premium.

The date of diagnosis of a Specified Critical Illness must be separated from the date of diagnosis of a subsequent different Critical Illness by at least 6 months.

The applicable benefit amount will be paid if: the date of diagnosis is after the waiting period; the date of diagnosis occurs while the rider is in force; and the cause of the illness is not excluded by name or specific description.

Benefits will not be paid for loss due to: (1) Intentionally self-inflicted injury or action; (2) Suicide or attempted suicide while sane or insane; (3) Illegal activities or participation in an illegal occupation; (4) War, whether declared or undeclared, or military conflicts, participation in an insurrection or riot, civil commotion or state of belligerence; (5) Substance abuse; or (6) No benefits will be paid for diagnosis made outside the United States; (7) No benefits will be paid for loss which occurred prior to the Effective Date of this rider.

DEFINITIONS

Coma means a state of unconsciousness for 30 consecutive days with: (1) no reaction to external stimuli; (2) no reaction to internal needs; and (3) the use of life support systems.

Paralysis/Paralyzed means the permanent, total, and irreversible loss of muscle function or sensation to the whole of at least two limbs as a result of injury or disease and supported by neurological evidence.

Severe Burn/Severely Burned means cosmetic disfigurement of the surface of a body area not less than 35 square inches due to fire, heat, caustics, electricity, or radiation that is a full-thickness or third-degree burn, as determined by a physician. (A full-thickness or third-degree burn is the destruction of the skin through the entire thickness or depth of the dermis and possibly into underlying tissues, with loss of fluid and sometimes shock, by means of exposure to fire, heat, caustics, electricity, or radiation.)

Loss of Sight, Speech, or Hearing means: (1) Loss of Speech means the total and permanent loss of the ability to speak as the result of physical injury. (2) Loss of Hearing means the total and irreversible loss of hearing in both ears. Loss of Hearing that can be corrected by the use of any hearing aid or device shall not be considered an irrevocable loss. (3) Loss of Sight means the total and irreversible loss of all sight in both eyes.

Treatment means consultation, care, or services provided by a physician including diagnostic measures and taking prescribed drugs and medicines.

OCCUPATIONAL HIV RIDER

(1) No benefits will be paid for Occupational HIV resulting from a needle stick or sharp injury or a mucous membrane exposure to blood or bloodstained bodily fluid, which occurred prior to the Effective Date of this rider. (2) We will not pay for any cost incurred for HIV tests or any related testing. (3) No benefits will be paid for HIV contracted outside the United States.
WHAT IS NOT COVERED, LIMITATIONS AND EXCLUSIONS, AND TERMS YOU NEED TO KNOW

DEFINITIONS

HIV means Human Immunodeficiency virus.

HIV Positive means the presence of HIV antibodies in the blood of an insured as substantiated through both a positive screening test enzyme-linked immunosorbent assay (ELISA), and a positive supplement test such as the western blot. All such tests must be approved by the Food and Drug Administration (FDA) with the interpretation of positive results as specified by the manufacturer(s).

Occupational HIV means an insured, as a direct result of a Covered Injury, tests HIV Positive, subject to the following: (1) an incident report (notice of exposure) on a form acceptable to the company, which describes the nature of the exposure to HIV, must be filed with the insured’s employer within 48 hours and be sent to the company, as soon as reasonably possible, after the Covered Injury; (2) the insured must not have previously tested positive for HIV, or if he had previously tested positive for HIV, the insured subsequently tested negative for HIV prior to the date of the Covered Injury; (3) the insured must have a preliminary screening test, such as an ELISA or other appropriate Food and Drug Administration (FDA) approved test (other than saliva or urine testing), for HIV within 14 days of the Covered Injury at an authorized laboratory other than the laboratory of his employer. We must receive notification: (a) of the results of that test as soon as reasonably possible; and (b) that the results are negative; and c. thereafter, the insured must test HIV positive within 26 weeks of the date of the Covered Injury reported in Item (1) above. We must receive notification of HIV Positive test results as soon as reasonably possible.

Covered Injury means an accidental: (1) cutaneous exposure through abraded skin; (2) percutaneous exposure; or (3) mucocutaneous exposure; that occurs while the insured is covered by this rider, actively at work, and performing all the regular duties of his occupation on a full-time basis.