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CRITICAL ILLNESS and CANCER
PROTECTION POLICY
SUPPLEMENTAL COVERAGE

OUTLINE OF COVERAGE
RETAIN FOR YOUR RECORDS

Policy Form: CACIIND-82001 OR CBO R511
Policy Title: Critical Illness and Cancer Protection Policy

(1) **NOTICE** -- This policy is designed only as a supplement to a comprehensive health insurance policy and should not be purchased unless you have this underlying coverage. It should not be purchased by persons covered by Medicaid.

(2) **READ THE POLICY CAREFULLY** -- This outline of coverage provides a very brief description of the important features of the policy. Please note that this outline is not intended to be a part of the insurance contract. Only the actual policy provisions are final and binding. The policy itself sets forth in detail your rights and obligations as well as those of the insurance company. PLEASE READ THE POLICY CAREFULLY!

(3) **CRITICAL ILLNESS AND CANCER PROTECTION COVERAGE** -- Policies of this category are designed to provide, to persons insured, restricted coverage that pays benefits ONLY when certain losses occur as a result of the following Critical Illnesses or Cancers:

- Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)
- Blindness
- Coronary Artery Bypass Surgery
- Heart Attack
- Paralysis of at least Two Limbs
- Stroke
- Renal Failure
- Transplant of a Major Organ
- Invasive Cancer
- Carcinoma In Situ
- Occupational HIV

BENEFITS -- Except for Carcinoma In Situ and Coronary Artery Bypass Surgery, the policy will pay the full benefit amount when a first diagnosis of Invasive Cancer and each of the conditions listed above as covered Critical Illnesses is made so long as 90 consecutive days have elapsed between dates of first diagnosis. The benefit amount is limited to one full benefit amount for Invasive Cancer and one full benefit amount for each condition listed above as a covered Critical Illness. There are no deductible or copayment provisions.

A partial benefit amount is payable for a first diagnosis of both Carcinoma In Situ and Coronary Artery Bypass Surgery and each condition will only be paid once during each covered person's lifetime.

The first diagnosis must be made by a physician after the effective date and after the waiting Period.

(4) **LIMITATIONS** -- The policy does not pay benefits for any other Critical Illness, or Invasive Cancer or Carcinoma In Situ not specified in the policy.

(5) **EXCLUSIONS**

No benefits will be paid for:

A diagnosis made prior to the effective date, or during the waiting period;

Basal cell carcinoma and squamous cell carcinoma of the skin; or

Melanoma that is diagnosed as Clarke's level I or II or Breslow's classification less than 0.75mm;

Premalignant tumors or polyps;

Any disease, sickness or incapacity not specified in the policy;

More than one First Diagnosis occurrence after the effective date and after the waiting period, except as otherwise specified in the Policy;

Transient Ischemic Attacks, Reversible Ischemic Neurological Deficit, and attacks of Vertebrobasilar Ischemia;

Balloon Angioplasty, laser relief or other like procedures;

Occupational Human Immunodeficiency Virus (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 the rider;

Any Invasive Cancer, Carcinoma In Situ or Critical Illness resulting from:

The covered person's commission of, or attempt to commit, a felony;

Self-Inflicted injury, while sane or insane;

The covered person's committing or attempting to commit suicide;

The covered person engaging in an illegal occupation;

War or act of war, declared or undeclared;

The covered person's participation in a riot.

(6) **PRE-EXISTING CONDITION LIMITATION**

No benefit amount or partial benefit amount will be paid for any condition caused by or resulting from a pre-existing condition which begins in the first six (6) months after the covered person's coverage effective date.