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SCHEDULED BENEFIT ACCIDENT GROUP INSURANCE POLICY

Employer Name:	NRP Investments LLC
Policy Number:	13109000 - Plan 1
Effective Date of Coverage:	July 1, 2025

CERTIFICATE OF COVERAGE

INTRODUCTION

This is **Your** Certificate of Coverage. It describes the benefits provided through **Your Employer** under the **Policy** issued by Symetra Life Insurance Company (referred to as "**We**, **Us** or **Our**").

This Certificate summarizes the major provisions of the **Policy**, which are important to **You**. The complete terms of the coverage provided are set forth in the **Policy**.

The terms "**You**, **Your** or **Yourself**" referred to in this Certificate of Coverage mean the **Certificateholder** and/or **Certificateholder's Dependents**.

YOU DO NOT HAVE COVERAGE FOR THE BENEFITS DESCRIBED IN THIS CERTIFICATE UNLESS THEY ARE LISTED IN THE **SCHEDULE OF BENEFITS**, OR AS AMENDED.

Keep this Certificate in a safe place. Instructions for submitting a claim for benefits appear at the end of this Certificate.

This Certificate of Coverage replaces all others previously issued.

Notice: The Policy is an accident insurance policy. It does not pay benefits for losses caused by sickness. Your coverage under the Policy is not comprehensive medical coverage and is not intended to cover the cost of all hospital or other medical services. The Policy does not satisfy the minimum essential coverage requirements of the Affordable Care Act.

THIS CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CONTRACT. If You are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from Us.

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SCHEDULE OF BENEFITS

Eligible Class(es) for Coverage

Eligible class(es) of **Employees** is defined as follows:

Class	Description
1	All Active Full-time and Part-time Employees working 20 hours per week.

Service Waiting Period

If **You** are in an eligible class on **Your Employer**'s **Effective Date of Coverage**, there is no **Service Waiting Period**. Otherwise, the **Service Waiting Period** is the first of the month coincident with or next following the date of hire.

Annual Enrollment Period

As determined by **Your Employer** on a yearly basis.

Employee and Dependent Benefits

Scheduled Accident Benefits

➢ **Emergency Care & Diagnostics**	Employee	Dependent Spouse	Dependent Child
Ambulance – Ground	$750	$750	$750
Ambulance – Air	$4,000	$4,000	$4,000
Emergency Room	$750	$750	$750
Major Diagnostic Testing (MRI, CT Scan, CAT, EEG)	$500	$500	$500
X-Ray	$250	$250	$250
Pain Management/Epidural	$200	$200	$200
Initial Doctor's Visit	$300	$300	$300

➢ **Accident Hospitalization & Surgical Benefits**	Employee	Dependent Spouse	Dependent Child
Hospital Admission	$2,500	$2,500	$2,500
ICU Admission	$5,000	$5,000	$5,000
Hospital Confinement (per day up to 365 day(s) per Accident)	$500	$500	$500
ICU Confinement (per day up to 30 day(s) per Accident)	$1,000	$1,000	$1,000
Rehabilitation/Skilled Nursing Facility (per day up to 90 day(s) per Accident)	$300	$300	$300
Blood/Plasma/Platelets	$500	$500	$500
Surgery			
– open abdominal, thoracic	$3,000	$3,000	$3,000
– cranial	$3,000	$3,000	$3,000
– hernia	$1,500	$1,500	$1,500
– exploratory or without repair	$400	$400	$400
Outpatient/Miscellaneous Surgery	$400	$400	$400
Transportation (per trip)	$500	$500	$500
Family lodging (per night, up to 30 day(s) per accident)	$200	$200	$200

SCHEDULE OF BENEFITS

Coma (paid after 7-day duration)	$10,000	$10,000	$10,000
➢ **Follow Up Care**	Employee	Dependent Spouse	Dependent Child
Follow up Doctor's Visit	$300	$300	$300
Physical Therapy (up to 10 visit(s) per Accident)	$75	$75	$75
Chiropractic Visit (up to 10 visit(s) per Accident)	$75	$75	$75
Medical Equipment	$500	$500	$500
Prosthetic Device	$2,500	$2,500	$2,500
➢ **Burns – Second Degree**	Employee	Dependent Spouse	Dependent Child
20 – 100 square centimeters	$200	$200	$200
101 – 225 square centimeters	$850	$850	$850
More than 225 square centimeters	$2,500	$2,500	$2,500
➢ **Burns – Third Degree**	Employee	Dependent Spouse	Dependent Child
20 – 100 square centimeters	$2,000	$2,000	$2,000
101 – 225 square centimeters	$6,000	$6,000	$6,000
More than 225 square centimeters	$20,000	$20,000	$20,000
Skin Grafts	50% of burn amount		
➢ **Paralysis**	Employee	Dependent Spouse	Dependent Child
Quadriplegia	$50,000	$50,000	$50,000
Paraplegia	$25,000	$25,000	$25,000
Hemiplegia	$25,000	$25,000	$25,000
Uniplegia	$12,500	$12,500	$12,500
➢ **Lacerations**	Employee	Dependent Spouse	Dependent Child
Lacerations not requiring sutures	$200	$200	$200
Under 3 inches, requiring sutures	$400	$400	$400
3 to 6 inches, requiring sutures	$800	$800	$800
Over 6 inches, requiring sutures	$1,000	$1,000	$1,000
➢ **Emergency Dental Work**	Employee	Dependent Spouse	Dependent Child
Crown Repair	$400	$400	$400
Extraction	$200	$200	$200
➢ **Eye Injuries**	Employee	Dependent Spouse	Dependent Child
Removal of foreign object	$400	$400	$400
Surgical Repair	$400	$400	$400

SCHEDULE OF BENEFITS

➢ **Specific Injuries**	Employee	Dependent Spouse	Dependent Child
Ruptured Disc	$800	$800	$800
Tendons/Ligaments			
– one tear with surgical repair	$800	$800	$800
– two or more tears with surgical repair	$1,200	$1,200	$1,200
– arthroscopic surgery with no repair	$400	$400	$400
Torn Knee Cartilage			
– exploratory surgery with no repair	$400	$400	$400
– surgical repair	$800	$800	$800
Concussion	$1,000	$1,000	$1,000

➢ **Dislocations (closed reduction)**	Employee	Dependent Spouse	Dependent Child
Hip	$5,000	$5,000	$5,000
Knee (except patella)	$2,000	$2,000	$2,000
Shoulder	$2,000	$2,000	$2,000
Foot/Ankle (except toes)	$2,000	$2,000	$2,000
Wrist	$2,000	$2,000	$2,000
Lower Jaw	$2,000	$2,000	$2,000
Elbow	$2,000	$2,000	$2,000
Bones of the Hand (except fingers)	$1,000	$1,000	$1,000
Collarbone	$1,000	$1,000	$1,000
Two or more fingers	$400	$400	$400
Two or more toes	$400	$400	$400
One finger or toe	$150	$150	$150
Open Reduction Dislocation Benefit	200% of dislocation benefit		
Partial Dislocation Benefit	25% of dislocation benefit		

➢ **Fractures (closed reduction)**	Employee	Dependent Spouse	Dependent Child
Skull (depressed)	$5,000	$5,000	$5,000
Skull (non-depressed)	$5,000	$5,000	$5,000
Hip/Thigh	$5,000	$5,000	$5,000
Vertebral Body (excluding vertebral processes)	$5,000	$5,000	$5,000
Pelvis	$5,000	$5,000	$5,000
Arm (upper, includes elbow)	$3,000	$3,000	$3,000
Shoulder Blade	$3,000	$3,000	$3,000
Leg	$3,000	$3,000	$3,000
Vertebral Processes	$2,000	$2,000	$2,000
Knee Cap	$2,000	$2,000	$2,000
Collarbone	$2,000	$2,000	$2,000
Forearm (below elbow)	$2,000	$2,000	$2,000
Foot/Ankle (except toes)	$2,000	$2,000	$2,000
Hand/Wrist	$1,500	$1,500	$1,500
Lower Jaw	$1,500	$1,500	$1,500
Upper Jaw	$2,000	$2,000	$2,000
Ribs (two or more)	$1,000	$1,000	$1,000
Facial Bones or Nose	$1,000	$1,000	$1,000
One rib, finger, or toe	$400	$400	$400
Coccyx	$400	$400	$400

SCHEDULE OF BENEFITS

Open Reduction Fracture Benefit	200% of fracture benefit
Bone Chip Fracture Benefit	25% of fracture benefit

Catastrophic Accident Benefits	Employee	Dependent Spouse	Dependent Child
Accidental Death	$50,000	$25,000	$12,500
Common Carrier Accidental Death	$100,000	$50,000	$25,000

- **Dismemberment Benefits**

Double Dismemberment (loss of both hands, both feet, or sight in both eyes)	$50,000	$25,000	$12,500
Loss of Speech or Hearing in both ears	$25,000	$12,500	$6,250
Loss of one hand and one foot	$50,000	$25,000	$12,500
Loss of one eye	$25,000	$12,500	$6,250
Loss of one hand or one foot	$25,000	$12,500	$6,250
Loss of two or more fingers or toes	$10,000	$5,000	$2,500
Loss of one finger or toe	$2,500	$1,250	$625

RIDER(S)

Wellness Screening Benefits

Miscellaneous Goods and Services

From time to time, **We** may offer or provide to **You** noninsurance benefits and services. In addition, **We** may arrange for third party service providers to give access to **You** to discounted goods and services. While **We** have arranged for this access, the third party service providers are liable to **You** for the provision of such goods and/or services. **We** are not responsible for the provision of such goods and/or services nor are **We** liable for the failure of the provision of the same. Further, **We** are not liable to **You** for the negligent provision of such goods and/or services by third party service providers.

DEFINITIONS

Accident: a sudden, unforeseen, unexpected and involuntary event definite as to time and place and which is independent of disease or bodily infirmity. In order for benefits under the **Policy** to be payable, the **Accident** must occur while the **Insured's** coverage is in force.

Actively at Work: You are at work with **Your Employer** on a day that is one of **Your Employer**'s scheduled workdays. On that day, **You** must be performing, for wage or profit, all of the normal duties of **Your** job:

a. In the usual way.
b. For **Your** usual number of hours.
c. At **Your Employer**'s normal place of business, or alternate location, if approved by the **Employer**.

You are also considered to be **Actively at Work** on any regularly scheduled vacation day or holiday, only if **You** were **Actively at Work** on the preceding scheduled workday.

Assignment: the legal transfer of one person's interest in the **Policy** to another person.

Beneficiary: the person or entity to whom benefits for loss of life are payable.

Benefit Year: the time, designated by **Your Employer**, during which the benefit elections **You** make during an Annual Enrollment Period are in effect.

Birthing Center: a facility, other than a **Hospital**, that creates a home-like atmosphere for the birth of infants.

Calendar Year: the period from January 1 through December 31 of the same year.

Certificateholder: the **Employee** who is eligible for coverage under the **Policy**, who is enrolled and for whom **Premium** is paid.

Coma: a state of profound unconsciousness with no evidence of appropriate responses to stimulation. **Coma** does not include a medically induced **Coma**.

Common Carrier: any air, land or water motorized conveyance operated under a license for the transportation of fare-paying passengers, including ridesharing programs. **Common Carrier** does not include courtesy transportation for which a charge is not made or cruise ships at sea more than 12 consecutive hours or any conveyance, regardless of whether the conveyance is licensed that is hired or used for a sport, gamesmanship, contest, or recreational activity. These conveyances can include, but are not limited to, race cars, bobsleds, hunting vehicles, sightseeing vehicles, helicopters, fishing boats, parasails, paragliders, and boat cruises operating beyond 12 hours.

Confined: an inpatient in a **Hospital** or other **Health Care Facility**.

Confinement: the period of time between admission and discharge.

Custodial Care: services (including room and board) or supplies that:

a. Are provided to an **Insured** primarily to help the **Insured** perform daily living activities, such as walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods;
b. Can safely be provided by persons without special occupational skills and experience; and
c. Are not essential for the diagnosis or treatment of the condition regardless of where these services or supplies are provided or who recommends them.

DEFINITIONS

Dependent: the following persons:

a. Your spouse, as defined by state law.
b. **Your** child who is under 26 years of age (Limiting Age).
c. **Your** unmarried child, who is incapable of self-support due to a disabling physical or mental impairment, provided the disabling condition occurs prior to age 26.

A child can include: stepchildren; legally-adopted children; foster children, including any children legally placed with **You** for adoption; any children **You** support under court order; any other children, related to **You** by blood or marriage, who live with **You** in a regular parent-child relationship; or any children **You** claimed as a dependent on **You**r last-filed federal income tax return.

Doctor: a person who meets all of the following conditions:

a. Is licensed and recognized as a doctor by the state in which he practices.
b. Is practicing within the scope of his license.
c. Is performing a service for which benefits are provided under the **Policy**.

Is not a person who:

a. Ordinarily resides in **Your** household.
b. Is a member of **Your** immediate family.
c. Is employed by or affiliated with **Your Employer**.

Durable Medical Equipment: equipment that is made to:

a. Withstand prolonged use;
b. Be used mainly in the treatment of an **Injury**;
c. Be used while not **Confined** as an inpatient; and
d. Be used mainly by persons who have an **Injury**.

Effective Date: the date on which coverage under the **Policy** begins.

Effective Date of Coverage: the date coverage under the **Policy** goes into effect for an **Employer** and for any eligible **Employees** and **Dependents**.

Employer: the entity, named on the **Schedule of Benefits**, who has obtained coverage under the **Policy**.

Eligible Services or Supplies: those services or supplies received by an **Insured** for treatment of a covered **Injury** that are not excluded under the **Policy**.

Emergency Room: a staffed and equipped **Hospital** room or **Hospital** area for the reception and treatment of persons with conditions, such as **Illness** or **Injury**, requiring immediate medical care.

Employee: a person who is:

a. Employed by, and paid by, the **Employer**;
b. Working under exclusive contract with, and paid by, the **Employer**;
c. An individual proprietor or partner of the **Employer**.

DEFINITIONS

Health Care Facility:

a. A **Hospital**.
b. A **Hospital Intensive Care Unit**.
c. A licensed **Nursing Facility**.

Hospital: a licensed healthcare facility that:

a. Provides acute care;
b. Provides 24-hour nursing services;
c. Provides inpatient therapeutic and diagnostic services for **Illness or Injury**;
d. Provides facilities for major surgery or has a formal arrangement with another healthcare facility for surgical facilities; and
e. Is approved by The Joint Commission on the Accreditation of Healthcare Organizations as a **Hospital**.

Hospital does not include:

a. A rest home or nursing home, home for the aged, or convalescent home.
b. A **Nursing Facility**.
c. A **Hospice** or a place for **Custodial Care** or a **Birthing Center**.
d. A place, including a section or wing/ward of a **Hospital**, primarily for the treatment of **Substance Abuse Disorders**.
e. A place, including a section or wing/ward of a **Hospital**, primarily for the treatment of **Mental Disorders**.

Hospice: is a healthcare facility, other than a **Hospital**, providing medical care and support services for terminally ill persons.

Illness:

a. Physical sickness or disease.
b. **Mental Disorder**, as defined under the **Policy**.
c. Complications of pregnancy, including any condition, whether or not a pregnancy is terminated, that requires **Hospital Confinement** and whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.
d. Congenital abnormalities.

Injury: bodily harm that is caused by an **Accident** and results directly from the **Accident** and independently of all other cause.

Insured: a person who is eligible for coverage under the **Policy** as an **Employee** or as a **Dependent**, is enrolled, and for whom **Premium** is paid.

Intensive Care Unit (ICU): a designated area within a **Hospital** that meets all of the following conditions:

a. Provides continuous specialized or intensive care or services, not regularly provided in a general medical unit, to an **Insured** who is seriously ill or injured.
b. Has immediate access to emergency lifesaving equipment and supplies.
c. Is staffed with nurses and other health care professionals who have the advanced skills and training to care for the seriously ill or injured.

Intensive Care Unit includes coronary care units, neonatal intensive care units, burn intensive care units and other such special care units that meet the above conditions. Intensive Care Unit does not include areas primarily used for post-operative or post-anesthesia care.

DEFINITIONS

Loss: with regard to:

a. Hands and feet, means actual severance through or above wrist or ankle joints;
b. Speech and hearing, means entire and irrecoverable loss thereof;
c. Eye, means total and irrevocable loss of sight that cannot be medically or surgically treated by artificial means;
d. Thumb or finger, actual severance through or above the metacarpophalangeal joints.

Medicare: the benefits provided under Part A and Part B of Title XVIII of the Federal Social Security Act.

Mental Disorder: those neuropsychiatric, mental, or personality disorders which are listed in the International Classification of Diseases as psychoses, neuroses, personality disorders, and other non-psychotic **Mental Disorders**.

Nursing Facility: a non-**Hospital**, non-acute care facility for patients who need 24-hour nursing supervision in order to ensure that their medical, psychological, or social needs are met. The facilities offer a full range of care including rehabilitation, and specialized nutritional, social service and activity programs.

Nursing Facility does not include:

a. A rest home or nursing home, home for the aged, or convalescent home, to the extent such facility does not satisfy the above definition.
b. A **Hospice** or a place for **Custodial Care** or a **Birthing Center**.
c. A place primarily for the treatment of **Substance Abuse Disorders**.
d. A place primarily for the treatment of **Mental Disorders**.

Observation Services: services provided in a **Hospital** and given by a member of the **Hospital** medical staff to help determine the severity of the patient's condition.

Paralysis: the complete and permanent loss of use of one or more limbs through neurological **Injury** due to an **Accident** for a continuous period of at least 180 days, confirmed by a **Doctor**. **Paralysis** as a result of stroke is excluded.

Policy: the contract between **Us** and the **Policyholder**. The **Policy** is comprised of the Policy Specifications, the **Employer** section, the Policy Contents and this Certificate. This Certificate describes all of **Your** covered benefits under the **Policy**.

Policyholder: the entity identified on the master application for the **Policy** as such and to whom the **Policy** is issued.

Premium: the dollar amount paid by **Your Employer** and/or **You** to keep the **Policy** in force.

Proof of Loss: a statement that must be furnished by **You** to **Us** before any benefits may be paid under the **Policy**.

Provider: any **Doctor**, health professional, **Hospital**, **Nursing Facility**, home health agency or other person or recognized entity licensed to provide **Hospital** or medical services to **Insureds** covered under the **Policy**.

Service Waiting Period: the length of time **You** must wait from **Your** date of employment or (if later, the date **You** become a member of an eligible class before **Your** coverage can begin.

Schedule of Benefits: are the pages of the Certificate, which list the benefits available **to You** as selected by **Your Employer**.

DEFINITIONS

Urgent Care: medical treatment for non-life threatening **Injuries** that require immediate medical attention, medical treatment for acute minor **Illness** and general family medical care on a walk-in basis.

We, Us, Our: Symetra Life Insurance Company.

Workers' Compensation: insurance against liability imposed on certain employers to pay insurance benefits and furnish care to **Employees** injured, and to pay benefits to **Dependents** of **Employees** killed in the course of or arising out of their employment.

You, Your, Yours: an **Employee** who is currently insured under the **Policy** and this Certificate. (See also **Insured**.)

ELIGIBILITY FOR COVERAGE

Eligible Employees

You are eligible for coverage under the **Policy** if all of the following conditions are met:

a. **You** are performing all the normal duties of **Your** job at the normal place of business of the **Employer**.
b. **You** are a member of an eligible class as described in the **Schedule of Benefits**.

The Date You Are Eligible for Coverage

You first become eligible for coverage on the later of:

a. The **Employer**'s **Effective Date of Coverage**.
b. The first of the month following the date on **which You** complete the **Service Waiting Period**.
c. The first of the month following the date **You** become a member of an eligible class.

Enrollment

In order to become covered for the benefits under the **Policy, You** must first enroll in writing on a form approved **by Us** giving the information **We** require. **You** may only enroll at the following times:

a. Within 31 days of **Your** eligibility date.
b. During an Annual Enrollment Period designated by the **Employer**.
c. Within 31 days of the date **You** have a qualifying life event change.

Effective Date of Your Coverage

Your coverage becomes effective on the first day of the month following the latest of the following dates:

a. The date **You** become eligible (if **You** enroll before that date).
b. The date **You** enroll for coverage (if **You** do so within 31 days from the date **You** first become eligible).
c. The date the next **Benefit Year** begins (if **You** enroll during an Annual Enrollment Period)
d. The date the required contribution or **Premium** is received.

If **You** have any questions about **Your** eligibility or enrollment, contact **Your Employer**.

Eligible Dependents

This section applies if the **Schedule of Benefits** shows **You** are entitled to elect **Dependent** benefits. A family member is eligible for coverage under the **Policy** if all of the following conditions are met:

a. **You** are eligible for coverage under the **Policy**.
b. The family member qualifies as a **Dependent** as defined under the **Policy**.
c. The **Dependent** is not covered as an **Employee** under the **Policy**.

If both **You** and **Your** spouse are covered under the **Policy** as **Employees**, either, but not both, may elect to cover children who are eligible **Dependents**.

The Date a Dependent is Eligible for Coverage

A **Dependent** first becomes eligible to be an **Insured** on the later of:

a. The date **You** become eligible.
b. The first day of the month following the date **You** acquire a **Dependent** such as through marriage, birth, adoption, or placement for adoption.

ELIGIBILITY FOR COVERAGE

Enrollment
In order for a **Dependent** to become an **Insured**, **You** must first enroll the **Dependent** in writing on a form approved by **Us** giving the information **We** require. **You** may enroll a **Dependent** at the same time as **You** enroll **Yourself** for coverage. If **You** have already enrolled **Yourself**, **You** may add a **Dependent** at the following times:

a. Within 31 days of the **Dependent's** eligibility date.
b. During an Annual Enrollment Period designated by the **Employer**.
c. Within 31 days of the date **You** have a qualified life event change.

It is important that **You** promptly notify us of additional **Dependents** to assure accurate claim handling.

If **You** have not enrolled **Yourself**, **You** may not enroll a **Dependent**.

Effective Date of Dependent Coverage
Dependent coverage becomes effective on the first day of the month following the latest of the following dates:

a. The date the **Dependent** becomes eligible (if **You** enroll the **Dependent** before that date).
b. The date **You** enroll the **Dependent** for coverage (if **You** do so within 31 days from the **Dependent's** eligibility date).
c. The date the next **Benefit Year** begins (if **You** enroll the **Dependent** during an Annual Enrollment Period).
d. The date **Premium** is received.

If **You** did not elect **Dependent** coverage before the birth or adoption of a child, coverage will take effect for that child on the date of birth or adoption, if:

a. **You** notify us, in writing, of the birth or adoption of such child; and
b. Within 60 days of the date of birth or adoption, **You** authorize **Your Employer** to deduct **Your** required contribution toward the cost of **Your Dependent** coverage from **Your** pay.

If a **Dependent**, other than a newborn child, is **Confined** to a **Hospital** or other healthcare facility on the date he would otherwise become an **Insured**, he will become an **Insured** on the first day following his release from the **Hospital** or **Health Care Facility**.

If **You** have any questions about a **Dependent's** eligibility or enrollment, contact **Your Employer**.

Change in Amounts of Benefits

Any change in the amount of benefits due to a change in **Your** class or status, is effective on the first of the month following the date **Your** class or status changes, provided all of the following are met:

a. **You** are performing all the normal duties of **Your** job at **Your Employer**'s normal place of business.
b. **You** make any required contribution or **Premium** payment for the change to take effect.

Changes in the amount of benefits due to an amendment or Rider to **Your Employer**'s coverage under the **Policy**, take effect for an **Insured** on the effective date of the amendment or Rider.

Benefits, payable under the **Policy**, are based on the coverage amounts in effect at the time an **Eligible Service or Supply** is provided or a **Loss** occurs.

ELIGIBILITY FOR COVERAGE

Change in Amounts of Coverage

Once **You** have enrolled, **You** cannot make any changes in **Your** elected coverage until **Your Employer**'s next Annual Enrollment Period.
Any increase in the amount of coverage is effective on the first day of the next **Benefit Year**, provided all of the following are met:

a. **You** are performing all the normal duties of **Your** job at **Your Employer**'s normal place of business; and
b. **You** make any required contribution or **Premium** payment for the change to take effect.

Any decrease in the amount of coverage is effective on the first day of the next **Benefit Year**.

Termination of Your Coverage

Your coverage will cease on the earliest of:

a. The date the **Policy** is canceled.
b. The date **Your Employer'**s coverage ceases under the **Policy**.
c. The date the first of the following events occurs:

    i. **Your** membership in an eligible class ceases.
    ii. **Your** employment with **Your Employer** ceases.
    iii. **You** are no longer **Actively at Work**.
    iv. **You** or **Your Employer** cease to make contributions or **Premium** payments for **Your** coverage.
    v. **You** are pensioned or retired, as defined by **Your Employer**.
    vi. The date **You** begin active duty in the armed forces.

Termination of Dependent Coverage

Dependent coverage, if applicable, will cease on the earliest of:

a. The date the **Policy** is canceled.
b. The date **Your** coverage ceases.
c. The date all **Dependent** coverage ceases under the **Policy**.
d. The date the first of the following occurs:

    i. **You** are no longer in a class eligible for **Dependent** coverage.
    ii. The family member ceases to be an eligible **Dependent**.

Coverage will be continued for a **Dependent** child beyond the Limiting Age for as long as the child is incapable of self-support because of a disabling mental or physical impairment and dependent on the **Certificateholder** for support.

Proof of the disabling impairment must be given to **Us** no later than 31 days after the date **Your** child attains the Limiting Age. Subsequently, **We** have the right to require proof of **Your** child's impairment, but not more often than once per year after two years from the date the Limiting Age is attained.

See "Continuation of Coverage" provision for any exceptions to the Termination provisions.

ELIGIBILITY FOR COVERAGE

Continuation of Coverage

Coverage may continue, as described below, beyond the day it would otherwise cease under the Termination provisions. Any continued coverage:

a. Is subject to payment of the required contribution or **Premium**.
b. Terminates if:

   i. The **Policy** terminates.
   ii. **Your Employer** ceases to be an **Employer** under the **Policy**.
   iii. **You** begin work for pay or profit with another employer.

If **You** are absent from work due to any of the following reasons ("Absences"), coverage may be continued up to the maximum time shown for each type of Absence.

Illness or Injury
If You **are absent from work due to an** Illness **or** Injury**, all of** Your **coverage may be continued for a period of up to six consecutive months from the date** You **were last** Actively at Work**.**

Leave of Absence
If **You** are on a documented leave of Absence, all of **Your** coverage may be continued for up to two months following the date **You** were last **Actively at Work**. If the leave terminates prior to the agreed upon date, this continuation will cease immediately.

Temporary Layoff
If **You** are temporarily laid off by the **Employer** due to lack of work, all of **Your** coverage may be continued for up to two months following the date **You** were last **Actively at Work**. If the layoff becomes permanent, this continuation will cease immediately.

If **Your** coverage is continued for any Absence described above, **Dependent** coverage may continue until **Your** coverage ends.

Your coverage will not be continued for any Absence occurring within 30 days after any Absence for which coverage was continued.

In all other respects, the terms of **You** and **Your Dependent** coverage remain unchanged. Upon written request from **Your Employer**, **We** may agree to continue **Your** coverage for reasons other than those listed above, provided **Your Employer** provides a plan of continuation which applies to all **Employees** the same way.

Reinstatement

If **You** ceased to be eligible for coverage, coverage that terminated may be reinstated if **You** become eligible again within 30 days from the date **You** were last eligible. **Your** reinstated coverage will take effect on the first day of the calendar month following the date **You** become eligible again. If **You** do not qualify for reinstatement within 30 days from the date **You** were last eligible, **You** will be treated as a new **Employee**.

ELIGIBILITY FOR COVERAGE

Portability

Coverage may continue for **You** and any **Dependent(s)** when coverage ends under the **Policy**. **Your** portable coverage will be provided under an insurance policy **We** make available for this purpose. Coverage under **Your** portable insurance may not be identical to coverage under this **Policy**.

If **You** are age **65** or younger, **You** may request portability coverage for **You** and any **Dependent(s)** when:

a. **You** are no longer **Actively at Work** and are not eligible for coverage under any other Continuation of Coverage provision in this Certificate;
b. **You** are no longer employed by the **Policyholder**, including retirement; or
c. the **Policy** terminates and the **Policyholder** does not obtain a replacement policy with another insurance carrier within 31 days.

If **You** are eligible to request portability coverage, then **You** must elect insurance under the portability policy in order for any **Dependent(s)** to be eligible for coverage under the portability policy.

A **Dependent** who is **Your** spouse who is age 65 or younger may request portability coverage for him/herself and any insured **Dependent** child(ren):

a. in the event of **Your** death;
b. in the event of divorce, dissolution of partnership or legal separation from **You**; or
c. when **You** enter active duty service or training in any military for a period of 31 days or more and are no longer eligible under the **Policy** as an **Employee**.

If a **Dependent** spouse elects coverage under the portability policy, the **Dependent** spouse will become the **Insured** under the portability policy. Any **Dependent** child(ren) may only be covered under one portability policy.

When coverage under the **Policy** ends, notice of the right to request portability coverage will be given. To elect coverage under a group portability policy, **You** or **Your Dependent** spouse must send a request to **Us**. The benefits and premium rates of the portability policy are described on **Our** portability request form, which can be obtained by contacting the **Policyholder** or **Us**.

The request and the initial **Premium** due must be received within 31 days after insurance under the **Policy** ends. If timely notice is not given, an extension of the period of time in which to request portability coverage will be allowed. **You** or **Your Dependent** spouse will have 15 days from the date notice is received to submit his/her request and initial **Premium**. However, in no event will a request be accepted by **Us** if received more than 91 days after the date coverage under the **Policy** would otherwise end, even if notice is not received.

The continued group insurance coverage under the portability policy is available as a result of portability rights that arise solely from the **Policy**, as arranged for the **Employee** as an employee welfare benefit subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Extension of Coverage

You and your **Dependents** may qualify to extend coverage, at group rates, for the benefits shown in the **Schedule of Benefits** of the **Policy**.

Qualifying Events

You qualify for extension of coverage if **You** would otherwise lose group coverage for accident benefits because of a reduction in work hours or termination of employment (for reasons other than gross misconduct).

ELIGIBILITY FOR COVERAGE

A covered **Dependent** also qualifies for extension of coverage if he would otherwise lose group coverage for accident benefits because of any of the following events:

a. **You** lose group coverage for accident benefits because of a reduction in work hours or termination of employment (for reasons other than gross misconduct).
b. **Your** death;
c. **You** and **Your** spouse divorce or legally separate;
d. **You** become entitled to **Medicare**.

In addition, a covered **Dependent** child further qualifies for extension of coverage if he would otherwise lose coverage because he ceases to be an eligible **Dependent** under the **Policy**.

Notification and Election
You or your **Dependent** are responsible for notifying **Your Employer** when a qualifying event, as specified above, occurs. **Your** employer must be notified within 60 days of the later of:

a. the event.
b. the date coverage would end because of the event.

You have 60 days to elect extension of coverage from the later of:

a. the date **You** lose coverage due to the event.
b. the date **Your Employer** informed **You** that **You** may choose extension of coverage.

If **You** choose to extend coverage, **You** must pay the full cost of coverage each month. The coverage for accident benefits will be identical to the coverage **You** and/or **Your Dependents** had immediately prior to the date coverage ended.

If **You** do not choose to extend coverage, **Your** group coverage for accident benefits with your **Employer** will end.

Period of Extension
You have the option to continue coverage for **Yourself** and/or **Your** covered **Dependents** for as long as the **Policy** remains in force.

Termination
Extension of coverage may be terminated for any of the following reasons:

a. **Your Employer** no longer provides group coverage for accident benefits to any **Employees**.
b. **You** do not pay the **Premium** for your extension of coverage on time.
c. **You** become covered under another group policy for accident benefits that does not include a preexisting condition exclusion or limitations on preexisting conditions you may have after the date of your extension of coverage election.
d. **You** become entitled to **Medicare** after the date of your extension of coverage election.

If **You** have any questions about extension of coverage, contact your **Employer**.

BENEFITS

Ambulance Transportation Benefit
We will pay the Ambulance Transportation Benefit, as shown in the **Schedule of Benefits**, if the **Insured** requires transportation by a licensed ground or air ambulance service from the place where he is **Injured,** or from where **Injury** necessitates transport, to the nearest accredited **Hospital** where adequate facilities for treatment are available. Benefits are also payable for ambulance transportation between medical facilities if necessary for appropriate treatment of **Injuries** received in an **Accident**. Air ambulance transportation must be within 96 hours of the **Accident**. Ground ambulance transportation must be within 90 days of the **Accident**. This benefit is payable for one trip(s) per **Accident** per **Insured**.

Emergency Room Benefit
We will pay the Emergency Room Benefit, as shown in the **Schedule of Benefits**, for if the **Insured** is treated in an **Emergency Room** for an **Injury** that occurs while the **Insured** is covered for this benefit. **Emergency Room** services must be incurred within 30 days from the date of the **Accident**. The **Emergency Room** Benefit is payable one time(s) per **Accident** per **Insured**.

Major Diagnostic Testing Benefit
We will pay the Major Diagnostic Testing Benefit, as shown in the **Schedule of Benefits**, if the **Insured** undergoes any of the following major diagnostic tests as the result of **Injury**. Such test must be administered or performed by a **Provider** within 365 days of the **Accident**. The benefit is payable for any one of the following tests:

a. Magnetic Resonance Imaging (MRI)
b. Computed Tomography (CT, Cat Scan)
c. Electrocardiogram (EKG)
d. Electroencephalogram (EEG).

This benefit is payable one time(s) per **Accident** per **Insured**.

Pain Management / Epidural Benefit
We will pay the Pain Management / Epidural Benefit, as shown in the **Schedule of Benefits** if the **Insured** receives medical pain management services, including the application of epidural injections, for treatment of **Injury**. Services must be administered or performed by a **Provider** within 365 days of the **Accident**. Services may be provided at the **Doctor's** office, an outpatient **Hospital** clinic or **Urgent Care** facility. This benefit is payable twice per **Accident** per **Insured**.

Initial Doctor Visit Benefit
We will pay the Initial Doctor Visit Benefit, as shown in the **Schedule of Benefits**, for the first day an **Insured** received treatment from a **Doctor** for an **Injury**. The initial visit must occur within 365 days of the **Accident**. Services may be provided at the **Doctor's** office, an outpatient **Hospital** clinic or **Urgent Care** facility.

Exclusions and Limitations
No Initial Doctor Visit Benefit will be paid for:

a. Care received in an **Emergency Room**.
b. **Inpatient** or **Outpatient** surgical procedures.
c. Diagnostic X-ray and laboratory tests.

This benefit is payable only once per **Accident** per **Insured**. This benefit is not payable on any day for which the **Emergency Room** benefit is also payable for the same **Insured**.

BENEFITS

X-Ray Benefit
We will pay the X-Ray Benefit shown in the **Schedule of Benefits** if the Insured requires an x-ray as a result of an **Injury**. Such test must be administered or performed by a **Provider** within 365 days of the **Accident**. This benefit is payable only once a day, up to one day(s) per **Accident** per **Insured**.

Hospital Admission Benefit
We will pay the Hospital Admission Benefit, as shown in the **Schedule of Benefits**, for the first calendar day that the **Insured** is **Confined** as the result of an **Injury** and the **Insured** is admitted to a **Hospital** for **Observation Services** or for any other reason for a minimum of 24 consecutive hours or a charge is made for room and board. **Hospital** admission must occur within 365 days from the date of the **Accident**. This benefit is payable one time per **Accident** per **Insured**.

The Hospital Admission Benefit is a separate benefit and will be paid regardless of any other Hospital Benefits available.

Exclusions and Limitations
No Hospital Admission Benefit will be paid for admission to:

a. An **Emergency Room**.
b. An outpatient **Hospital** facility or clinic or **Urgent Care** facility.
c. Any other portion of a **Hospital** which provides services that do not require **Confinement**.

Intensive Care Unit (ICU) Admission Benefit
We will pay the Intensive Care Unit (ICU) Benefit, as shown in the **Schedule of Benefits**, for the first calendar day that the **Insured** is **Confined** to an **ICU** as the result of an **Injury** and the **Insured** is admitted for **Observation Services** or for any other reason for a minimum of 24 hours, or a charge is made for room and board. **ICU** admission must occur within 365 days from the date of the **Accident**. This benefit is payable one time per **Accident** per **Insured**.

The Intensive Care Unit (ICU) Admission Benefit is a separate benefit and will be paid regardless of any other Intensive Care Unit (ICU) benefits available.

Exclusions and Limitations
No Intensive Care Unit (ICU) Admission Benefit will be paid for admission to:

a. An **Emergency Room**.
b. An outpatient **Hospital** facility or clinic or **Urgent Care** facility.
c. Any other portion of a **Hospital** which provides services that do not require **Confinement**.

Hospital Confinement Benefit
We will pay the Hospital Confinement Benefit, as shown in the **Schedule of Benefits**, if the **Insured** is **Confined** in a **Hospital** for treatment of an **Injury**.

Hospital Confinement Benefits will be paid only if all of the following are met:

a. The **Insured** is **Confined** in a **Hospital** for **Observation Services** or for any other reason for a minimum of 24 consecutive hours;
b. The **Hospital** is operating within the scope of its license;
c. A charge is made for room and board;
d. **Hospital Confinement** begins within 365 days from the date of the **Accident**;
e. The entire duration of **Confinement** is recommended and approved by a **Doctor**;
f. The **Confinement** is the result of an **Injury**.

Exclusions and Limitations
Hospital Confinement Benefits will not be paid for:

a. Care received in an **Emergency Room**;
b. Care received in an outpatient **Hospital** facility or clinic or **Urgent Care** facility;
c. Care in any other portion of a **Hospital** which provides services that do not require **Confinement**;
d. **Inpatient** or **Outpatient** surgical procedures.

Intensive Care Unit (ICU) Confinement Benefit

We will pay the ICU Confinement Benefit, as shown in the **Schedule of Benefits**, if the **Insured** is **Confined** in an **ICU** for treatment of an **Injury**.

ICU Confinement Benefits will be paid only if all of the following are met:

a. The **Insured** is **Confined** in an **ICU** for a minimum of 24 consecutive hours;
b. The **ICU** is operating within the scope of its license;
c. A charge is made for room and board;
d. **ICU Confinement** begins within 365 days from the date of the **Accident**;
e. The entire duration of **Confinement** is recommended and approved by a **Doctor**;
f. The **Confinement** is the result of an **Injury**.

Exclusions and Limitations
ICU Benefits will not be paid when services or supplies are received for:

a. Care received in an **Emergency Room**;
b. Care received in an outpatient **Hospital** facility or clinic or **Urgent Care** facility;
c. Care in any other portion of a **Hospital** which provides services that do not require **Confinement**.

Rehabilitation/Skilled Nursing Benefit

We will pay the Rehabilitation/Skilled Nursing Benefit, as shown in the **Schedule of Benefits**, when the **Insured** is **Confined** in a **Rehabilitation Facility** or **Skilled Nursing Facility** for treatment of an **Injury**.
Rehabilitation/Skilled Nursing Benefits will be paid only if all of the following are met:

a. The **Insured** is **Confined** in a **Rehabilitation Facility** or **Skilled Nursing Facility** for a minimum of 24 hours;
b. The **Rehabilitation Facility** or **Skilled Nursing Facility** is operating within the scope of its license;
c. A charge is made for room and board;
d. **Confinement** begins within 365 days from the date of the **Accident**;
e. The entire duration of **Confinement** is recommended and approved by a physician;
f. The **Confinement** is the result of an **Injury**.

Exclusions and Limitations
Rehabilitation Facility Extension or Skilled Nursing Facility Benefits will not be paid when services or supplies are received for:

a. Care received in an **Emergency Room**;
b. Care received in an outpatient **Hospital** facility or clinic or **Urgent Care** facility;
c. Care in any other portion of a **Hospital** which provides services that do not require **Confinement**;
d. **Inpatient** or **Outpatient** surgical procedures.

BENEFITS

Blood/Plasma/Platelets Benefit
We will pay the Blood/Plasma/Platelets Benefit as shown in the **Schedule of Benefits** for each day an **Insured** receives a transfusion of blood, plasma, or platelets during a surgical procedure for which a benefit is payable under this **Policy**. This benefit is payable once per **Injury**. This benefit is only payable once per day, even if more than one surgical procedure involving a transfusion occurs.

Surgery Benefit
We will pay the Surgery Benefit, as shown in the **Schedule of Benefits** based on the type of surgical procedure that is performed. It will be paid for the calendar day an **Insured** undergoes an **Inpatient** surgical procedure performed in connection with an **Injury** while the **Insured** is covered under this benefit. Such surgical procedure must be performed within 365 days from the date of the **Accident**.

If more than one type of surgical procedure is performed on the same calendar day, the benefit paid will be based on the surgical procedure that provides the largest benefit amount.

Outpatient/Miscellaneous Surgery Benefit
We will pay the Outpatient/Miscellaneous Surgery Benefit, as shown in the **Schedule of Benefits** for each day an **Insured** undergoes **Outpatient** surgical procedure or an **Inpatient** surgical procedure not otherwise covered by the **Policy**. Surgery must be required due to an **Injury** and must be performed within 365 days from the date of the **Accident**.

If more than one type of surgical procedure is performed on the same calendar day, the benefit paid will be based on the surgical procedure that provides the largest benefit amount. This benefit is payable only one time per **Accident** per **Insured**.

Transportation Benefit

We will pay the Transportation Benefit, as shown in the **Schedule of Benefits** for each day an **Insured** must travel to or from a **Health Care Facility** more than 50 miles away from the **Insured's** primary residence for medical treatment of an **Injury**.

The travel must occur within 365 days after the date of the **Accident**. This benefit is payable for three trip(s) per **Accident** for each **Insured**.

Mileage is measured as the shortest distance from the **Insured's** primary residence to the **Health Care Facility**. This benefit will not be paid for any form of ambulance transportation, nor will it be paid for any day for which an Ambulance Transportation Benefit is payable.

Family Lodging Benefit
We will pay the Family Lodging Benefit as shown in the **Schedule of Benefits** for each day an expense is incurred for lodging by an adult family member or adult companion accompanying an **Insured** who is **Confined**, as the result of an **Injury**, more than 50 miles away from the **Insured's** primary residence.

This benefit is payable up to 30 nights per **Accident** for each **Insured**. This benefit is only payable once per day, even if the **Confinement** is the result of more than one **Injury**.

BENEFITS

This benefit is only payable:

a. If the adult family member or adult companion is providing care for the **Insured** or is acting as an advocate on the behalf of an **Insured** while the **Insured** is receiving care;
b. The place where the companion is lodging is a hotel, motel or similar place that provides lodging for travelers for a charge;
c. For a **Confinement** for which a benefit is payable for an **Insured** under the **Policy**;
d. If the same or similar **Confinement** is not available within 50 miles of the **Insured's** primary residence; and
e. Lodging occurs within 365 days from the date of the **Accident**.

Mileage is measured as the shortest distance from the **Insured's** primary residence to the facility at which the **Confinement** occurs.

Coma Benefit

We will pay the Coma Benefit as shown in the **Schedule of Benefits** if an **Insured** lapses into a **Coma** as the result of and within 365 days of the **Injury**, and such **Coma** has lasted for a minimum of seven days. The **Insured** must be **Confined** in a **Health Care Facility** and must be under the care of a **Doctor**.

Follow Up Doctor's Visit Benefit

We will pay the Follow up Doctor's Visit Benefit, as shown in the **Schedule of Benefits**, for each day the **Insured** has a follow up visit with a **Doctor** for treatment of an **Injury**. Services may be provided at the **Doctor's** office, an outpatient **Hospital** clinic or **Urgent Care** facility and occur after initial treatment in a **Doctor's** office or **Emergency Room**. Benefits are payable for no more than six follow up visit(s) for the same **Injury**. Follow up **Doctor** visits must begin within 365 days from the date of the **Accident** and must be complete within 1 year from the date of the **Accident**.

Exclusions and Limitations
No Follow up Doctor's Visit Benefit will be paid for:

a. Care received in an **Emergency Room**.
b. Physical therapy.
c. Chiropractic care.
d. **Inpatient** or **Outpatient** surgical procedures.
e. Diagnostic X-ray and laboratory tests.

Physical Therapy Benefit

We will pay the Physical Therapy Benefit as shown in the **Schedule of Benefits**, for any calendar day the **Insured** receives physical therapy in a **Health Care Facility** as the result of an **Injury** that occurs while the **Insured** is covered for this benefit. Physical therapy must begin within 365 days after the date of the **Accident**.

Chiropractic Visit Benefit

We will pay the Chiropractic Visit Benefit as shown in the **Schedule of Benefits**, for any calendar day the **Insured** receives chiropractic care as the result of an **Injury** that occurs while the **Insured** is covered for this benefit. Chiropractic care must begin within 365 days after the date of the **Accident** and must be ordered by a **Doctor**.

Medical Equipment Benefit

We will pay the Medical Equipment Benefit as shown in the **Schedule of Benefits** if the **Insured** rents or buys **Durable Medical Equipment** as the result of an **Injury**. The medical equipment must be prescribed by a **Doctor** within 365 days after the **Injury** occurs. This benefit is payable up to one time(s) per **Accident** per **Insured**.

BENEFITS

Prosthetic Device Benefit
We will pay the Prosthetic Device Benefit as shown in the **Schedule of Benefits** for a prosthetic device the **Insured** purchases as the result of an **Injury**. The prosthetic device must be prescribed by a **Doctor** within 365 days after the **Injury** occurs. This benefit is payable once per **Accident** per **Insured**, regardless of the number of prostheses the **Insured** requires.

Exclusions and Limitations
No Prosthetic Device Benefit will be paid for:

a. Hearing aids.
b. Wigs.
c. Dental aids, including false teeth.
d. The repair or replacement of prosthetic devices unless the prosthetic device is damaged during an **Accident**.

Burn Benefit
We will pay the Burns Benefit, as shown in the **Schedule of Benefits** if the **Insured** sustains second or third degree burns due to an **Accident**. Benefits are based on the severity of the burn and the area of the body indicated. Only one Burn Benefit is payable for each **Accident** per **Insured**. If the **Insured** sustains multiple burns as the result of the same **Accident**, **We** will pay the highest benefit for which the **Insured** is eligible.

Paralysis Benefit
We will pay the Paralysis Benefit, as shown in the **Schedule of Benefits**, if the **Insured** becomes **Paralyzed** due to an **Accident**. The benefit amount is based on the type of **Paralysis** indicated. The Paralysis Benefit is payable only once per **Insured**. **Paralysis** must be diagnosed by a **Doctor** within 365 days from the date of the **Accident**.

Lacerations Benefit
We will pay the Lacerations Benefit, as shown in the **Schedule of Benefits**, if the **Insured** sustains a laceration as the result of an **Accident**. The benefit amount is based on the type of laceration indicated. Lacerations Benefit amount paid will be per laceration. Only one Laceration Benefit is payable per **Accident**, per **Insured**; however, if the **Insured** sustains multiple lacerations, the benefit amount applicable to the total length of all lacerations will be paid. The lacerations must be repaired by a **Doctor** within 96 hours after the **Accident**.

Emergency Dental Work Benefit
We will pay the Emergency Dental Work Benefit, as shown in the **Schedule of Benefits**, if the **Insured** requires the following emergency dental treatment as the result of an **Accident**:

a. Repair of a broken sound, natural tooth with a crown; or
b. Extraction of a broken sound, natural tooth.

The benefit amount is based on the type of procedure indicated.

The dental work must occur within 365 days after the **Accident**. Only one Emergency Dental Benefit Amount is payable per **Accident** per **Insured** regardless of the number of teeth involved. Emergency dental work does not include false teeth such as dentures, bridges, veneers, partials, or implants.

Eye Injury Benefit
We will pay the Eye Injury Benefit, as shown in the **Schedule of Benefits**, if the **Insured** sustains an eye **Injury** as the result of an **Accident**. The **Injury** must require surgery or removal of a foreign object by a **Doctor** within 365 days after the **Accident**. Only one Eye Injury Benefit is payable per **Accident** per **Insured**. The benefit amount is based on the type of procedure indicated.

BENEFITS

Specific Injury Benefit

We will pay the Specific Injury Benefit, as shown in the **Schedule of Benefits** if the **Insured** sustains one of the specific **Injuries** listed in the **Schedule of Benefits** as the result of an **Accident**. Benefit amounts are based on the type of **Injury** sustained. The **Injury** must require surgery or medical treatment within 365 days after the **Accident**. Only one Specific Injury Benefit is payable per **Accident** per **Insured**.

Dislocations Benefit

We will pay the Dislocations Benefit, as shown in the **Schedule of Benefits**, if the **Insured** sustains a dislocation as the result of an **Accident**. Benefit amounts are based on the type of dislocation sustained by the **Insured** as indicated in the **Schedule of Benefits**. The dislocation must be treated by a **Doctor** within 365 days after the **Accident**. **We** will pay no more than three dislocations benefits per **Accident** per **Insured**.
If a dislocation is diagnosed by a **Doctor** as partial or incomplete, **We** will pay a reduced benefit equal to the applicable percentage shown in the **Schedule of Benefits** multiplied by the dislocation amount for the appropriate body part.

If a dislocation is diagnosed by a **Doctor** as an open reduction dislocation, **We** will pay an increased benefit equal to the applicable percentage shown in the **Schedule of Benefits** multiplied by the dislocation amount for the appropriate body part.

If an **Insured** sustains a fracture and a dislocation due to the same **Accident**, **We** will pay both benefits.

Fractures Benefit

We will pay the Fractures Benefit, as shown in the **Schedule of Benefits**, if an **Insured** sustains a fracture as the result of an **Accident**. Benefit amounts are based on the type of fracture sustained by the **Insured** as indicated in the **Schedule of Benefits**. The fracture must be treated by a **Doctor** within 365 days after the **Accident**. **We** will pay no more than three fracture benefits per **Accident** per **Insured**.

If a fracture is diagnosed by a **Doctor** as a bone chip fracture, **We** will pay a reduced benefit equal to the applicable percentage shown in the **Schedule of Benefits** multiplied by the fracture amount for the appropriate body part.

If a fracture is diagnosed by a **Doctor** as an open reduction fracture, **We** will pay an increased benefit equal to the applicable percentage shown in the **Schedule of Benefits** multiplied by the fracture amount for the appropriate body part.

If an **Insured** sustains a fracture and a dislocation due to the same **Accident**, **We** will pay both benefits.

Accidental Death Benefit

We will pay the benefit as shown in the **Schedule of Benefits** if the **Injury** sustained by the **Insured** results in a loss of life. **We** must receive proof that the **Insured** sustained a loss of life as the result of an **Accident** that occurred while covered under this benefit, and the **Loss**:

a. Was the direct result of an **Accident**;
b. Was independent of all other causes; and
c. Occurred within 365 days of the **Accident**.

Benefits for loss of life will be paid in accordance with the beneficiary designation provisions of this Certificate.

BENEFITS

Common Carrier Accidental Death Benefit

We will pay the benefit, as shown in the **Schedule of Benefits**, if the **Injury** sustained by the **Insured** results in a loss of life while on or occupying a **Common Carrier**. **We** must receive proof that the **Insured** sustained a loss of life as the result of an **Accident** that occurred while covered under this benefit, and the **Loss**:

a. Was the direct result of an **Accident**;
b. Was independent of all other causes; and
c. Occurred within 365 days of the **Accident**.

This benefit is payable in in lieu of the **Accidental Death** benefit.

Accidental Dismemberment Benefit

We will pay the benefit as shown in the **Schedule of Benefits** if the **Injury** sustained by the **Insured** results in a **Loss** as defined in this benefit. **We** must receive proof that the **Insured** sustained the **Loss** as the result of an **Accident** that occurred while covered under this benefit, and the **Loss**:

a. Was the direct result of an **Accident**;
b. Was independent of all other causes; and
c. Occurred within 365 days of the **Accident**.

EXCLUSIONS AND LIMITATIONS

In addition to the Exclusions and Limitations listed in the Benefit sections, this section applies to all benefits under the **Policy**.

In addition, no Accident benefits are payable under the **Policy** for any **Injury** that results from or is caused by:

a. Suicide or attempted suicide, whether sane or insane, or intentionally self-inflicted **Injury**;
b. Declared or undeclared war or act of war;
c. Voluntary intoxication (as defined by the law of the jurisdiction in which the **Injury** occurred) or while under the influence of any narcotic, drug or controlled substance, unless administered by or taken according to the instruction of a **Physician** or medical professional;
d. Voluntary intoxication through use of poison, gas or fumes, whether by ingestion, injection, inhalation or absorption;
e. Committing or attempting to commit an assault or felony or voluntary participation in a riot or insurrection;
f. Travel in or descent from any vehicle or device for aviation or aerial navigation, except as a fare-paying passenger in a commercial aircraft (other than a charter airline) on a regularly scheduled passenger flight, or a method of transportation that meets the definition of a **Common Carrier**;
g. Ride in or on any motor vehicle or aircraft engaged in acrobatic tricks/stunts (for motor vehicles), acrobatic/stunt flying (for aircraft), endurance tests, or racing;
h. Participation in any organized sport in a professional or semi-professional capacity;
i. Participation in bungee jumping, hang gliding, parachuting, parakiting, parasailing, sail gliding, or skydiving;
j. Active duty service or training in the military (naval force, air force or National Guard/Reserves or equivalent) for service/training extending beyond 31 days of any state, country or international organization, unless specifically allowed by a provision of this **Certificate**; or
k. Disease or bodily/mental illness or degenerative process, or any related medical/surgical treatment or diagnostic procedures for such disease, illness or degenerative process.

In addition, **We** will not pay benefits for:

l. Any **Loss** treated outside the United States, Canada or Mexico.

GENERAL PROVISIONS

Notice of Claim
The **Insured** must give **Us** written notice of claim within 20 days after the commencement of **Loss** for which benefits are payable.

If **You** are not able to notify **Us** within the applicable time period, then **You** must notify **Us** as soon as reasonably possible. **Your** notice must include the claimant's name, address and the Policy Number.

Claim Forms
Within 15 days of receiving a notice of claim, **We** will send the forms needed to provide **Proof of Loss**. If **We** do not send the forms within 15 days, any other written proof which fully describes the nature and extent of the claim may be submitted.

Proof of Loss
Proof of Loss may include, but is not limited to, the following:

a. A completed claim form.
b. Documentation of: the date(s) of the services or supplies received.
c. The names and addresses of all **Providers**.
d. A certified copy of the death certificate (if applicable).
e. **Your** beneficiary designation (if applicable).
f. **Your** signed authorization for **Us** to obtain and release medical information.
g. Any additional information required by **Us** to make a determination on the claim.

All proof submitted must be satisfactory to **Us**.

Written **Proof of Loss** must be given to **Us** within 90 days after the date a **Loss** occurs.

If it was not possible to give **Us** proof by the time it is due, then **You** must give **Us** proof as soon as possible. Unless **You**, or the person who has the right to claim benefits, is not legally competent, **Proof of Loss** must be given no later than two years after it is due.

Time Payment of Claims
We will pay benefits within 30 days after **We** receive all essential information needed to make a determination on the claim.

Payment of Benefits
Benefits payable under the **Policy** will be paid directly to:

a. **You**;
b. **Your** legally appointed guardian if **You** are not legally able to accept such benefits; or
c. A **Provider** of medical treatment or services upon **You**r written direction.

In the event **You** die, any death benefits will be payable to **Your Beneficiary**. If, on the date **You** die, there is no living named **Beneficiary**, **We** may, at **Our** option, pay any benefits due under the **Policy** to the following surviving relatives of **Yours**:

a. **Your** spouse
b. **Your** children
c. **Your** parents
d. **Your** siblings
e. **Your** estate.

Any payment made in good faith fully discharges **Us** to the extent of that payment. Failure to honor an **Assignment** to a **Provider** due to inadvertent error will not subject **Us** to double payment.

GENERAL PROVISIONS

Physical Examination and Autopsy
We, at **Our** own expense, have the right to have **You** examined as often as **We** may reasonably require while a claim is pending, and to require an autopsy in the case of death, unless it is forbidden by law.

Right To Appeal a Denied Claim
If **You** disagree with a decision on a claim, **You** or **Your** representative may, within 180 days of receiving an initial denial notice appeal the decision by submitting a written request to:

Symetra Life Insurance Company
118 Third Street East
PO Box 440
Ashland, WI 54806
1-800-497-3699

Your written request should include:

a. A statement of the reasons(s) for disagreement;
b. Documentation of any new facts or data that apply to the claim.

If **Your** written request for review is not received within 180 days of receiving a denial notice, **You** will forfeit **Your** right to an appeal.

Legal Actions
No legal action may be brought to recover a disputed claim amount under the **Policy**:

a. Until 60 days have elapsed after **Proof of Loss** has been filed; or
b. After 3 years from the end of the time within which **Proof of Loss** is required by the **Policy**.

Entire Contract
The **Policy**, the **Policyholder**'s signed application, this Certificate and any Riders, endorsements or other attached papers make up the entire contract of insurance between the **Policyholder** and **Us**.

Statements
All statements made by the **Policyholder** and persons insured under this **Policy** will be deemed representations and not warranties. No statement will be used in any contest unless it is in writing, signed by the person making it and a copy of it is given to the person who made it, or, in the event of the death or incapacity of the **Insured**, to the **Insured's Beneficiary** or personal representative.

Time Limit on Certain Defenses
Absent a showing of intentional fraud, no statement concerning insurability made by any **Insured** shall be used to contest the validity of the insurance for which the statement was made after this **Policy** has been in force for two years. In order to be used, the statement must be in writing and signed by the person making the statement. However, **We** are not precluded at any time from asserting defenses based upon the person's ineligibility for coverage under this **Policy**, or upon other provisions in the **Policy**.

Workers' Compensation
The **Policy** does not replace **Workers' Compensation** or affect any requirement for **Workers' Compensation** coverage.

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200 | Bellevue, WA 98004-5135
Phone 1-800-796-3872 | www.symetra.com

WELLNESS SCREENING BENEFIT(S) RIDER

This Rider is part of the Certificate to which it is attached. It takes effect on July 1, 2025. It is part of and subject to the other terms and conditions of the Certificate, except as noted below. If the terms of this Rider and the Certificate conflict, then this Rider's provisions will control. Terms in bold used in this Rider have the meanings assigned to them in this Rider or in the Definitions section of the Certificate.

This Rider provides an **Insured** with a benefit if the **Insured** incurs an expense as a result of receiving any of the screening tests described in this Rider.

Benefit(s)

We will pay the benefit amount indicated in the table below for each day **You** or **Your Dependent(s)** undergo any of the screening tests listed in this Rider during a calendar year. The benefit(s) listed in this Rider will be limited to 1 screening test per calendar year per **Insured**. Services for any of the screening tests must be provided under the supervision of and in the place of business of a **Provider**. Benefits listed in this Rider will be paid for the calendar day while the **Insured** is covered under this Rider.

Screening Tests	**Benefit Amount**
Abdominal aortic aneurysm ultrasonography	$100
Baseline testing for Concussion	$100
Blood test for lipids, including total cholesterol, LDL, HDL and triglycerides	$100
Bone density screening	$100
Bone marrow testing	$100
Breast MRI	$100
Breast ultrasound	$100
CA 15-3 blood test for breast cancer	$100
CA 125 blood test for ovarian cancer	$100
Carotid Doppler	$100
CEA blood test for colon cancer	$100
Chest X-ray	$100
Child sports physicals.	$100
Colonoscopy or virtual colonoscopy	$100
CT angiography	$100
Electrocardiogram	$100
Fasting blood glucose test	$100
Flexible sigmoidoscopies	$100
Mammograms	$100
Pap smears	$100
Prostate-specific antigen (PSA) test	$100
Serum cholesterol test to determine level of HDL and LDL	$100
Stress test on a bicycle or treadmill	$100
Testicular ultrasound	$100
Thermography	$100
ThinPrep Pap Test	$100

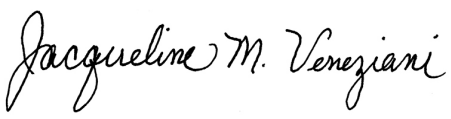
Exclusions

All exclusions as stated in the Exclusions and Limitations section of the Certificate are applicable to the benefits under this Rider.

Signed for Symetra Life Insurance Company at Bellevue, Washington.



Margaret Meister
President



Jacqueline M. Veneziani
Secretary

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200 | Bellevue, WA 98004-5135
Phone 1-800-796-3872 | www.symetra.com
Domiciled in Iowa

RESIDENCE STATE AMENDMENT

Governing Jurisdiction: The **Policy** is delivered in and governed by the laws of the state of Ohio

If **You** do not reside in the Governing Jurisdiction state shown above, **Your Certificate** is hereby amended as stated below to comply with the laws of **Your** state of residence.

Only those references in this amendment to benefits, provisions or terms actually included in **Your Certificate** will apply to **You**. In addition, any reference made herein to **Dependent** coverage will only apply if **Dependent** coverage is provided in **Your Certificate**.

This amendment is attached to and made part of the **Certificate** that forms part of the **Policy**. All other provisions of **Your Certificate** remain unchanged.

For Alaska Residents

1. Item e. in the definition of "**Hospital**" appearing in the **DEFINITIONS** section shall read:

e. Operates pursuant to **Law**.

2. Item n. in the **EXCLUSIONS AND LIMITATIONS** section shall read:

n. Any **Loss** treated outside the United States, Canada or Mexico;

For Arkansas Residents

1. The third paragraph of the "**Termination of Dependent Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section shall read:

Proof of the disabling impairment must be given to as soon as reasonably possible after the date **Your** child attains the **Limiting Age**. Subsequently, **We** have the right to require proof of **Your** child's impairment, at **Our** expense, but not more often than once per year after two years from the date the **Limiting Age** is attained.

For California Residents

1. The **DEFINITIONS** section is amended by deleting the definition of "**Custodial Care**."

2. The definition of "**Injury**" in the **DEFINITIONS** section is revised to read:

Injury: bodily harm that is caused by an **Accident** and is the proximate/predomination cause of the loss.

3. The "**Proof of Loss**" provision in the **GENERAL PROVISIONS** section is amended by deleting the sentence "All proof submitted must be satisfactory to **Us**."

4. The "**Time Limit on Certain Defenses**" provision in the **GENERAL PROVISIONS** section shall read:

After this **Policy** has been in force for three years, no statements of the **Employer** contained in the application, and no statement relating to insurability made by any **Insured** eligible for coverage under this **Policy** shall be used to deny a claim or in contesting the validity of the insurance with respect to which such statement was made after the insurance has been in force prior to the contest for a period of three years during the lifetime of the person with respect to whom any such statement was made.

5. Items m., p., and q. in the **EXCLUSIONS AND LIMITATIONS** section shall read:

m. Disease or bodily/mental illness, infirmity or degenerative process that is not the result of an **Accident**, or any related medical/surgical treatment or diagnostic procedures for such disease, illness or degenerative process.

p. Dental treatment except as a result of **Accident**; or

q. Services (including room and board) or supplies that:
   i. Are provided to an **Insured** primarily to help the **Insured** walk, groom, bathe, dress, get in or out of bed, toilet, eat or prepare foods;
   ii. Can safely be provided by persons without special occupational skills and experience; and
   iii. Are not essential for the diagnosis or treatment of the condition regardless of where these services or supplies are provided or who recommends them.

For Connecticut Residents

1. The first page of the **Certificate** is amended by adding:

THIS IS A LIMITED BENEFIT POLICY. PLEASE READ IT CAREFULLY.

Notice: This is a group accident only insurance Policy. It does not pay benefit for losses caused by sickness.

2. The "**BENEFITS**" section of the **Table of Contents** is amended to also include:

Home Health Care Benefit

3. The "**Emergency Room**" item in the "**Emergency Care & Diagnostics**" part of the **SCHEDULE OF BENEFITS**, the following provision is added:

Emergency Room*
* If the Emergency Room benefit is payable as a result of the accidental ingestion of a controlled drug, the maximum amount payable per **Accident**, per Insured is $500.

4. The "**Accident Hospitalization & Surgical Benefits**" part of the **SCHEDULE OF BENEFITS** is amended by adding:

Home Health Care	Employee **$100**	Dependent Spouse **$100**	Dependent Child **$100**

5. The **DEFINITIONS** section is amended by adding:

Home Health Agency: an agency or organization that:
a) Is primarily engaged in the activities of, and is federally certified as, a Home Health Agency:
b) Is duly licensed by the appropriate licensing authority, if such licensing is required, to provide nursing and other therapeutic services;
c) Provides for full-time supervision of such services by a physician or by a registered nurse;
d) Maintains a complete medical record on each patient;
e) Has an administrator; and
f) Whose policies are established by a professional group associated with such agency or organization, including at least one physician and at least one registered nurse, to govern the services provided.

Participation or Participating: voluntarily taking part in, engaging in, or actively planning an activity or event.

Riot: a disturbance of the peace for personal or political reason which causes: (1) the disruption of normal public or business activities; or (2) damage or destruction of property; or (3) injury or death to persons.

6. The "**Termination of Your Coverage**" provision appearing in the **ELIGIBILITY FOR COVERAGE** section is amended by adding:

Upon termination or cancellation of the **Policy/Certificate**, the employer is responsible for providing each insured employee with a 15 day notice.

7. The "**Hospital Confinement Benefit**" (if included) is amended by adding:

In addition, if the **Hospital Confinement Benefit** is payable as a result of the accidental ingestion of a controlled drug, the benefit will only be paid for a maximum of 30 days per **Accident**, per **Insured**.

8. The **BENEFITS** section shall include the following "**Home Health Care**" benefit:

Home Health Care Benefit
We will pay the **Home Health Care** benefit for each **Day You** or **Your Insured Dependent** receive(s) **Home Health Care** as a result of **Injuries** sustained in a **Covered Accident**. **We** will pay the **Home Health Care** benefit only if **You** or **Your Insured Dependent** were confined in a **Hospital** as a result of Injuries sustained in a **Covered Accident**, and continued **Hospital** confinement would otherwise be required if **Home Health Care** is not provided. **You** or **Your Insured Dependent's Home Health Care** plan, for the same **Injury** for which the hospitalization occurred, must be approved in writing by a **Physician** or advanced practice registered nurse, and must be provided by a **Home Health Agency**. The **Home Health Care** plan must be approved and begin within 7 **Days** of the **Date** of discharge. The **Home Health Care** must being within 90 **Days** of a **Covered Accident**. This benefit is payable for up to 80 days per person per **Covered Accident**.

This **Home Health Care Benefit** will not be paid for the same day as a **Hospital Confinement Benefit**, a **Physical Therapy Benefit** or the **Rehabilitation Unit Benefit** (if included).

9. The **EXCLUSIONS AND LIMITATIONS** section is amended as follows: Item d. is deleted and items c. and e. shall read:

c. Voluntary intoxication or used of a controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now and hereafter amended, unless administered by or taken according to the instruction of a **Physician** or medical professional;

e. Participation in an assault or felony or voluntary participation in a riot or insurrection;

10. The "**Payment of Benefits**" provision in the **GENERAL PROVISIONS** section is amended by adding:

Payment for covered **Ambulance** services will be made directly to the ambulance provider, if such provider has completed the applicable assignment requirements when the provider submits a bill for such service.

11. The second sentence of the "**Statements**" provision in the **GENERAL PROVISIONS** section shall read:

No statement will be used in any contest unless it was made within two years of the effective date of coverage, it was made in writing, signed by the person making it and a copy of it is given to the person who made it, or, in the event of the death or incapacity of the Insured, to the **Insured's Beneficiary** or personal representative.

For Idaho Residents

1. The first page of the **Certificate** is amended by adding:

Notice To Buyer: The **Policy** is a supplemental accident only insurance policy

2. The "**Congenital Anomaly**" provision (if included) in the **SCHEDULE OF BENEFITS** section shall read:

Congenital Anomaly $1,000 (all plan levels)

3. The "**Miscellaneous Goods and Services**" provision (if included) in the **RIDERS** part of the **SCHEDULE OF BENEFITS** section is amended by adding:

The benefits described in this paragraph are not insurance benefits

4. The **DEFINITIONS** section is amended as follows:

A. The definition of "**Accident**" shall read:

Accident: a sudden, unforeseen, unexpected and involuntary event definite as to time and place and which his independent of disease, bodily infirmity, or any other cause. In order for benefits under the **Policy** to be payable, the **Accident** must occur while the **Insured's** coverage is in force.

B. If included, the following text from e. of the definition of "**Dependent**" shall not apply to **You**:

All references to spouse, or any other term that denotes a spousal relationship, used in this **Certificate** will apply to a civil union partner or domestic partner.

C. The 2nd paragraph of the definition of "**Dependent**" shall read

A child can include: stepchildren; legally-adopted children; foster children, including any children legally placed with **You** for adoption or for whom a legal adoption agreement has been signed; any children **You** support under court order; any other children, related to **You** by blood or marriage or a civil union or domestic partnership, who live with **You** in a regular parent-child relationship; or any children **You** claimed as a dependent on **Your** last-filed federal income tax return.

D. The definition of "**Injury**" shall read:

Injury: bodily harm that is caused by an **Accident** and results directly from the **Accident** and independently of disease, bodily infirmity, or any other cause.

E. The following definitions are added:

Congenital Anomaly means, for the purpose of this Certificate, a condition existing at or from birth that is a significant deviation from the common form or function of the body and which impairs the function of the body. Anomalies includes but may not be limited to the conditions of cleft lip, cleft palate, webbed fingers or toes, or sixth toes or fingers.

Placement for Adoption: the physical placement of a child in the care of the **Insured** or other member, or in those circumstances in which such physical placement is prevented due to the medical needs of the child requiring placement in a medical facility, it shall mean when the **Insured** or other member signs an agreement for adoption of such child and signs an agreement assuming financial responsibility for such child.

Professional or semi-professional capacity: a capacity which includes payment on a full-time or routine part0time basis, respectively, which payment is relied upon in whole or in part as a regular source of income, but which excludes casual paid participation.

5. The following text from item h. in "**The Date a Dependent is Eligible for Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section is deleted:

"The first day of the month following the"…

6. The 2nd paragraph of the "**Effective Date of Dependent Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section shall read:

If **You** did not elect **Dependent** coverage before the birth, adoption, or placement for adoption of a child, coverage will take effect for that child on the date of birth, adoption, or placement for adoption if:

a. **You** notify **Your Employer**, in writing, within 60 days of the birth, or the earlier of the date of adoption or placement for adoption of such child; and
b. Within 31 days following the date on which **You** are notified by **Your Employer** of a premium change due to the birth, adoption or placement for adoption of a **Dependent** child, **You** pay the required **Premium** or authorize **Your Employer** to deduct **Your** required contribution toward the cost of **Your Dependent** coverage from **Your** pay.

7. The "**Termination of Your Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section is amended by adding:

If **You** are deemed totally disabled or are confined to a **Hospital** as the result of a covered **Accident** at the time the **Policy** terminates, **Your** coverage will be continued for 12 months following the date of **Termination**.

8. The following "**Congenital Anomaly Benefit**" provision is added to the **BENEFITS** section:

Congenital Anomaly Benefit
We will pay the **Congenital Anomaly Benefit** as shown in the **Schedule of Benefits** if a dependent child born, adopted, or placed for adoption after the effective date of coverage is affected with **Congenital Anomaly** that requires reconstructive surgery. The reconstructive surgery must be prescribed by a **Doctor** within 90 days after the birth or adoption of the child. This benefit is payable once per **Accident** per **Insured**, regardless of the number of surgeries the **Insured** requires.

Exclusions and Limitations
- No **Congenital Anomaly Benefit** will be paid for cosmetic surgery that is not required to repair a functional defect.
- The **Congenital Anomaly Benefit** will not apply if coverage for **Dependent** children is not elected.

9. The "**EXCLUSIONS AND LIMITATIONS**" section is modified as follows:

A. Item e. shall read: "Participating in an assault or felony or voluntary participation in a riot or insurrection."

B. Item f. is deleted.

C. Item h. is amended by adding "in a Professional or semi-professional capacity."

D. In items i. and j., the work "Paid" is added to the beginning of the first sentence and the words "in a Professional or semi-professional capacity" are added to the end of each item.

E. Item k. is amended by adding "or due to **Congenital Anomaly** of a **Dependent** child."

For Indiana Residents

1. If **You**:

(a) Need the assistance of the governmental agency that regulates insurance; or
(b) Have a complaint you have been unable to resolve with your insurer,

You may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204
Consumer Hotline: (800) 622-4461; (317) 232-2395
Complaints can be filed electronically at www.in.gov/idol

2. In the definition of "**Dependent**" in the **DEFINITIONS** section, "a child" may also include a child subject to legal guardianship.

3. "**The Date a Dependent is Eligible for Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section shall read:

a. The date **You** become eligible.
b. The date **You** acquire a **Dependent** such as through marriage, birth, or in the case of adoption, the earlier of:
    i. The date of placement for the purpose of adoption; or
    ii. The date the entry of an order granting the adoptive parent custody of the child for purposes of adoption.

4. The time period state in the "**Termination of Dependent Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section shall read "120 days."

5. The "**Time Payment of Claims**" provision in the **GENERAL PROVISIONS** section shall read:

Time Payment of Claims
For claims that are submitted electronically, **We** will pay benefits within 30 days after **We** receive all essential information needed to make a determination on the claim. For claims that are submitted in paper format, **We** will pay benefits within 45 days after **We** receive all essential information **We** need to make a determination on the claim.

6. The time period in b. of the "**Legal Actions**" provision in the **GENERAL PROVISIONS** section shall read "3 years."

For Kansas Residents

1. The following "**Spinal Manipulative Services Benefit**" provision (if included) in the **BENEFITS** section shall read:

Spinal Manipulative Services Benefit
This benefit applies only if it is shown in the **Schedule of Benefits**. **We** will pay the **Spinal Manipulative Services Benefit** as shown in the **Schedule of Benefits**, for any calendar day the **Insured** receives Spinal Manipulative Services as the result of an **Injury** that occurs while the **Insured** is covered for this benefit.

Spinal Manipulative Services care must begin within 90 days after the date of the **Accident** and must be ordered by a **Doctor**. Chiropractic care may be performed by any type practitioner provided that the services rendered are within the lawful scope of the practitioner's current state licensure. The **Spinal Manipulative Services Benefit** is not payable for the same days that a **Follow-Up Doctor's Visit Benefit** (if included) or a **Rehabilitation/Skilled Nursing Benefit** (if included) is paid.

2. In the **EXCLUSIONS AND LIMITATIONS** section, the exclusion "For any **Injury** covered by any Worker's Compensation Act or similar law" shall read:

For any **Injury** paid by any Worker's Compensation Act or similar law, to the extent **You** are covered or required to be covered by the workers' compensation law. If **You** enter into a settlement giving up **Your** right to recover future medical benefits under a workers' compensation law, the **Policy** will not pay those medical benefits that would have been payable in absence of that settlement.

3. The "**Time Payment of Claims**" provision in the **GENERAL PROVISIONS** section shall read:

We will pay benefits as soon as **We** receive all essential information needed to make a determination on the claim.

4. The time period in b. of "**Legal Actions**" provision in the **GENERAL PROVISIONS** section shall read "5 years."

For Louisiana Residents

1. The "**Portability**" provision (if included) in the **ELIGIBILITY FOR COVERAGE** section is deleted.

2. The "**Reinstatement**" provision (if included) in the **ELIGIBILITY FOR COVERAGE** section is amended by adding:

If **You** ceased to be eligible for coverage due to active service in the uniformed services, **Your** coverage will be reinstated once **You** return to employment with **Your** Employer as an eligible **Employee** and reapply for coverage.

For Maine Residents

1. The definitions of "**Accident**" and "**Injury**" in the **DEFINITIONS** section shall read:

Accident: a sudden, unforeseen, unexpected and involuntary event definite as to time and place and which is independent of disease or illness. In order for benefits under the **Policy** to be payable, the **Accident** must occur while the **Insured's** coverage is in force.

Injury: bodily harm that is caused by an **Accident** and results directly from the **Accident** for which a benefit is payable under this **Policy**.

2. In the **BENEFITS** section, in the **Accidental Death Benefit, Common Carrier Accidental Death Benefit**, and **Accidental Dismemberment Benefit** (if included):

- Item a. shall read:
  a. Was the direct result of an **Accident** for which benefits are payable under this **Policy**.
- Item b. is deleted.

3. The time period stated in the "**Notice of Claim**" provision in the **GENERAL PROVISIONS** section shall read "30 days."

4. The 2nd sentence of the last paragraph of the "**Proof of Loss**" provision in the **GENERAL PROVISIONS** section is deleted.

For Maryland Residents

1. The "**BENEFITS**" part of the "**Table of Contents**" is amended by adding the following after "**ICU Confinement Benefit**:"

Second Opinion Benefit

2. If the **Hospital Confinement Benefit** or **ICU Confinement Benefit** is shown in the "**Accident Hospitalization & Surgical Benefits**" part of the **SCHEDULE OF BENEFITS**, the following shall be added to your **Certificate**:

Second Opinion	Employee **$100**	Dependent Spouse **$100**	Dependent Child **$100**

3. Item c. in the definition of "**Dependent**" in the **DEFINITIONS** section shall read:

c. **Your** unmarried child, who is incapable of self-support due to a incapacitating physical or mental impairment, provided the incapacitating condition occurs prior to age 26.

4. In the "**Termination of Dependent Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section, the word "disabling" is changed to "incapacitating."

5. Items b. and e. in the "**Life Event Changes**" provision in the **ELIGIBILITY FOR COVERAGE** section shall read:

b. A change in the number of **Your Dependents**, including birth, death, adoption, placement for adoption, award of legal guardianship, or court-ordered coverage.

e. A change in employment status or involuntary termination of employment which causes **Your** spouse or a domestic or civil union partner to become ineligible for group coverage.

6. Item h. in the "**Enrollment**" provision in the **ELIGIBILITY FOR COVERAGE** section shall be amended by adding "or within 6 months from the date **Dependent** coverage terminates if the termination is due to **Your** spouse's involuntary termination of employment."

7. Item d. in the "**Termination of Your Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section shall read:

d. The last day of the **Grace Period** if **You** or the **Policyholder** do not make contributions or **Premium** payments for **Your** coverage prior to the end of the **Grace Period**.

8. Item i. in the "**Termination of Dependent Coverage**" provision in the **ELIGIBILITY FOR COVERAGE** section shall read:

i. The date a court order is no longer in effect.

9. The first 2 paragraphs of the "**Hospital Confinement Benefit**" provision (if included) in the **BENEFITS** section are replace by the following:

Hospital Confinement Benefit
This benefit applies only if it is shown in the Schedule of Benefits.

We will pay the **Hospital Confinement Benefit**, as shown in the **Schedule of Benefits**, if the **Insured** is **Confined** in a **Hospital** for treatment of an **Injury**. An objective second opinion will be provided to the insured when required by a utilization review program pursuant to state law.

Hospital Confinement Benefits will be paid only if all of the following are met:
a. The **Insured** is **Confined** in a **Hospital** for **Observation Services** or for any other reason for a minimum of 24 consecutive hours;
b. The **Hospital** is operating within the scope of its license;
c. A charge is made for room and board;
d. **Hospital Confinement** begins within 365 days from the date of the **Accident**;
e. The entire duration of **Confinement** is recommended and approved by a **Doctor**;
f. The **Confinement** is the result of an **Injury**.

If **You** are confined in a **Hospital** due to a covered **Accident** on the date coverage terminates, the **Hospital Confinement** benefit shall continue to be paid for the confinement until the earlier of:
a. The date **You** are discharged from the **Hospital**; or
b. 12 months after the date coverage terminates

12. The "**Intensive Care Unit (ICU) Confinement Benefit**" provision (if included) in the **BENEFITS** section shall read:

Intensive Care Unit (ICU) Confinement Benefit
This benefit applies only if it is shown in the SCHEDULE OF BENEFITS

We will pay the ICU Confinement Benefit, as shown in the **SCHEDULE OF BENEFITS**, if the **Insured** is **Confined** in an ICU for treatment of an **Injury**. An objective second opinion will be provided to the **Insured** when required by a utilization review program pursuant to state law.

ICU Confinement Benefits will be paid only is all of the following are met:
a. The **Insured** is **Confined** in an ICU for a minimum of 24 consecutive hours;
b. The ICU is operating within the scope of its license;
c. A charge is made for room and board;
d. ICU **Confinement** begins within 365 days from the date of the **Accident**;

e. The entire duration of **Confinement** is recommended and approved by a **Doctor**;
f. The **Confinement** is the result of an **Injury**.

If **You** are confined in a **Hospital** ICU due to a covered **accident** on the date coverage terminates, the ICU Confinement benefit shall continue to be paid for the confinement until the earlier of: (i) the date **You** are discharged from the ICU; or (ii) 12 months after the date coverage terminates.

13. The following provision is added to the "**Hospital Confinement Benefit**" and "**Intensive Care Unit (ICU) Confinement Benefit**" provisions (if included) in the **BENEFITS** section:

Second Opinion Benefit

We will pay the applicable **Second Opinion Benefit** shown in the **Certificate** for **Hospital Confinement** or **ICU Confinement** if:
a. An **Insured** is admitted to a **Hospital** due to **Injuries** sustained in a **Covered Accident**;
b. The Hospital's utilization review program requires a second opinion from a Physician; and
c. The second opinion is provided within 30 days after the **Covered Accident**.

14. The first item c. in the "**Rehabilitation/Skilled Nursing Benefit**" in the **BENEFITS** section is deleted.

15. The 2nd paragraph of the "**Accidental Death Benefit**" provision in the **BENEFITS** section shall read:

Benefits for loss of life will be paid after coverage has terminated if the **Loss** occurred prior to the date of Termination and will be paid in accordance with the beneficiary designation provisions of this **Certificate**.

16. The "**Common Carrier Accidental Death Benefit**" provision in the **BENEFITS** section is amended by adding:

Benefits for loss of life will be paid after coverage has terminated if the **Loss** occurred prior to the date of **Termination**.

17. The "**Common Carrier Accidental Dismemberment Benefit**" provision in the **BENEFITS** section is amended by adding:

Accidental Dismemberment Benefits will be paid after coverage has terminated if the **Loss** occurred prior to the date of **Termination**.

18. In the 2nd paragraph of the **EXCLUSIONS AND LIMITATIONS** section:

a. Items d. and e. are deleted.
b. At the end of item j., the phrase "or other similar extreme sports or high risk activities" is deleted.

19. The **EXCLUSIONS AND LIMITATIONS** section is amended by adding:

No **Accidental Death, Common Carrier Accidental Death,** or **Accidental Dismemberment (Catastrophic Accident)** benefits are payable under the **Policy** for any loss sustained or contracted in consequences of the **Insured's**:

a. Being intoxicated (as defined by the law of the jurisdiction in which the **Injury** occurred) or while under the influence of any narcotic; or
b. For which a contributing cause was **Your Commission** of or attempt to commit a felony.

20. The "**Claim Forms**" provision in the **GENERAL PROVISIONS** section shall read:

Within 15 days of receiving a notice of claim, **We** will send the forms needed to provide **Proof of Loss**. If **We** do not send the forms within 15 days of receiving a notice of claim, **You** shall be deemed to have complied with the requirements of the **Policy** if **You** submit, within the time period noticed in the **Proof of Loss** provision, written proof of the occurrence, character, and extent of the **Loss** for which the claim is made.

21. The time period in item b. of the "**Legal Actions**" provision in the **GENERAL PROVISIONS** section shall read "3 years."

22. The "**Entire Contract**" provision in the **GENERAL PROVISIONS** section shall read:

Entire Contract
The **Policy**, the **Policyholder's** signed application, this **Certificate** and any **Amendments, Riders,** endorsements or other attached papers make up the entire contract of insurance between the **Policyholder** and **Us**.

23. The "**Statements**" provision in the **GENERAL PROVISIONS** section is amended by adding the following phrase to the beginning of the provision:

"Absent fraud," …

24. The "**Time Limit on Certain Defenses**" provision in the **GENERAL PROVISIONS** section shall read:

Time Limit on Certain Defenses
Absent a showing of intentional fraud, no statement concerning insurability made by any **Insured** shall be used to contest the validity of the insurance for which the statement was made or to reduce benefits after this **Policy** has been in force for two years during the person's lifetime. In order to be used, the statement must be in writing and, signed by the person making the statement, group policyholder or **Insured**, and a copy of the written statement has been given to the group policyholder, **Insured**, or beneficiary of the **Insured**. However, **We** are not precluded at any time from asserting defenses based upon the person's ineligibility for coverage under this **Policy**, or upon other provisions in the **Policy**.

For Mississippi Residents

1. The time period in the "**Notice of Claim**" provision in the **GENERAL PROVISIONS** section shall read "30 days."

2. The "**Time Payment of Claims**" provision in the **GENERAL PROVISIONS** section shall read:

Time Payment of Claims
All benefits payable under this policy for any loss will be paid within twenty-five (25) days after receipt of due written proof of such loss in the form of a clean claim where claims are submitted electronically, and will be paid within thirty-five (35) days after receipt of due written proof of such loss in the form of clean claim where claims are submitted in paper format. Benefits due under the policies and claims are overdue if not paid within twenty-five (25) days or thirty-five (35) days, whichever is applicable, after **We** receive a clean claim containing necessary medical information and other information essential for **Us** to administer preexisting condition, coordination of benefits and subrogation provisions. A "clean claim" means a claim received by **Us** for adjudication and which requires no further information, adjustment or alteration by the provider of the services or the **Insured** in order to be processed and paid by **Us**. A claim is clean if it has no defect or impropriety, including any lack of substantiating documentation, or particular circumstance requiring special treatment that prevents timely payment from being made on the claim under this provision. A clean claim includes resubmitted claims with previously identified deficiencies corrected. Errors, such as system errors, attributable to **Us**, do not change the clean claim status.

A clean claim does not include any of the following:

a. A duplicate claim, which means an original claim and its duplicated when the duplicate is filed within thirty (30) days of the original claim;

b. Claims which are submitted fraudulently or that are based upon material misrepresentations;

c. Claims that require information essential for **Us** to administer preexisting condition, coordination of benefits or subrogation provisions; or

d. Claims submitted by a provider more than thirty (30) days after the date of service; if the provider does not submit the claim on behalf of the **Insured**, then a claim is not clean when submitted more than thirty (30) days after the date of billing by the provider to the **Insured**.

Not later than twenty-five (25) days after the date **We** actually receive an electronic claim, **We** shall pay the appropriate benefit in full, or any portion of the claim that is clean, and notify the provider (where the claim is owed to the provider) or the **Insured** (where the claim is owed to the **Insured**) of the reasons why the claim or portion thereof is not clean and will not be paid and what substantiating documentation and information is required to adjudicate the claim as clean. Not later than thirty-five (35) days after the date **We** actually receive a paper claim, **We** shall pay the appropriate benefit in full, or any portion of the claim that is clean, and notify the provider (where the claim is owed to the provider) or the **Insured** (where the claim is owed to the **Insured**) of the reasons why the claim or portion thereof is not clean and will not be paid and what substantiating documentation and information is required to adjudicate the claim as clean. Any claim or portion thereof resubmitted with the supporting documentation and information requested by **Us** shall be paid within twenty (20) days after receipt.

For purposes of this provision, the term “pay” means that **We** shall either send cash or a cash equivalent by United States mail, or send cash or a cash equivalent by other means such as electronic transfer, in full satisfaction of the appropriate benefit due the provider (where the claim is owed to the provider) or the **Insured** (where the claim is owed to the **Insured**). To calculate the extent to which any benefits are overdue, payment shall be treated as made on the date a draft or other valid instrument was placed in the United States mail to the last known address of the provider (where the claim is owed to the provider) or the **Insured** (where the claim is owed to the **Insured**) in a properly addressed, postpaid envelope, or, if not so posted, or not sent by United States mail, on the date of delivery of payment to the provider or **Insured**.

If the claim is not denied for valid and proper reasons by the end of the applicable time period prescribed in this provision, **We** must pay the provider (where the claim is owed to the provider) or the **Insured** (where the claim is owed to the **Insured**) interest on accrued benefits at a rate of three percent (3%) per month accruing from the day after payment was due on the amount of the benefits that remain unpaid until the claim is finally settled or adjudicated. Whenever interest due pursuant to this provision is less than One Dollar ($1.00), such amount shall be credited to the account of the person or entity to whom such amount is owed. The provisions of this subparagraph 3 shall not apply to any claims or benefits owed under the Medicare Advantage plans or Medicare Advantage Prescription Drug plans.

In the event **We** fail to pay benefits when due, the person entitled to such benefits may bring action to recover such benefits, any interest which may accrue as provided in subparagraph 3 of this paragraph (h) and any other damages as may be allowable by law. If it is determined in such action that **We** acted in bad faith as evidenced by a repeated or deliberate pattern of failing to pay benefits and/or claims when due, the person entitled to such benefits (health care provider or **Insured**) shall be entitled to recover damages in the amount up to three (3) times the amount of the benefits that remain unpaid until the claim is finally settled or adjudicated.

3. The “**Physical Examination and Autopsy**” provision in the **GENERAL PROVISIONS** section shall read:

Physical Examination
We, at **Our** own expense, have the right to have **You** examined as often as **We** may reasonably require while a claim is pending.

4. In the “**Legal Actions**” provision in the **GENERAL PROVISIONS** section, the time period in b. shall read “3 years.”

For New Hampshire Residents

1. The following notices are added to the first page of the **Certificate**:

Notice to Buyer: This is an accident-only **Certificate** and it does not pay benefits for loss from sickness. Review your **Certificate** carefully.

This **Certificate** provides limited benefits. Benefits are not intended to cover medical expenses.

RIGHT TO EXAMINE: This **Policy** may, at any time within 30 days after its receipt by the **Policyholder**, be returned by delivering it or mailing it to the company or the agent through whom it was purchased. Immediately upon such delivery or mailing, the **Policy** will be deemed void from the beginning, and any **Premium** paid on it will be refunded.

2. In the "**Eligible Class(es) for Coverage**" provision in the **SCHEDULE OF BENEFITS**, the minimum number of hours an employee needs to have worked and been paid for shall not exceed 15 hours per week.

3. The "Surgery" item under "**Accident Hospitalization & Surgical Benefits**" in the **SCHEDULE OF BENEFITS** shall read:

Surgery	Employee	Dependent Spouse	Dependent Child
- Major	$3,000	$3,000	$3,000
- Minor and Outpatient	$400	$400	$400

4. The "**Burns**" and "**Lacerations**" parts of the **SCHEDULE OF BENEFITS** shall read:

➢ **Burns – Second Degree**	Employee	Dependent Spouse	Dependent Child
Less Than 10% of the body	$850	$850	$850
More than 10% of the body	$2,500	$2,500	$2,500

➢ **Burns – Third Degree**	Employee	Dependent Spouse	Dependent Child
Less Than 10% of the body	$6,000	$6,000	$6,000
More than 10% of the body	$20,000	$20,000	$20,000

➢ **Lacerations**	Employee	Dependent Spouse	Dependent Child
Under 3 inches	$400	$400	$400
3 to 6 inches	$800	$800	$800
Over 6 inches	$1,000	$1,000	$1,000

5. The "**Emergency Dental Work**" and "**Eye Injuries**" parts of the **SCHEDULE OF BENEFITS** shall read:

➢ **Emergency Dental Work**	Employee	Dependent Spouse	Dependent Child
Repair or extraction of broken tooth, or Repair of Missing Tooth	$400	$400	$400

➢ **Eye Injuries**	Employee	Dependent Spouse	Dependent Child
	$400	$400	$400

6. The "**Portability**" provision (if included) in the **ELIGIBILITY FOR COVERAGE** section is deleted.

7. Item e. of the definition of "**Hospital**" in the **DEFINITIONS** section shall read:

e. Is licensed to operate as a **Hospital** pursuant to law.

8. The title of the "Blood/Plasma/Platelets" Benefit (if included) in the **BENEFITS** section shall read "Blood/Plasma/Platelets/Non-Blood Substitutes" Benefit and the following "**Exclusions and Limitations**" are added:

Exclusions and Limitations
Blood/Plasma/Platelet/Non-Blood Substitutes Benefits will not be paid for:
a. Intravenous solutions used for hydration;

b. Intravenous solutions used to replace vitamins, minerals, or other nutrients depleted due to **Illness**; or
c. Intravenous solutions used to deliver medication for the treatment of **Illness**.

9. The 2nd paragraph of the "**Notice of Claim**" provision in the **GENERAL PROVISIONS** section shall read:

If **You** are not able to notify **Us** within the applicable time period, then **You** must notify **Us** as soon as reasonably possible. Failure to give notice within such time shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible. **Your** notice must include the claimant's name, address and the **Policy Number**.

For Ohio Residents

1. The "**Portability**" provision (if included) in the **ELIGIBILITY FOR COVERAGE** section is deleted.

2. The time period in item b. of the "**Legal Actions**" provision in the **GENERAL PROVISIONS** section shall read "3 years"

For Oklahoma Residents

1. Item k. in the **EXCLUSIONS AND LIMITATIONS** section shall read:

k. Declared or undeclared war or act of war when serving in the military or an auxiliary unit thereto;

For South Dakota Residents

1. Item b. in the 2nd paragraph of the definition of "**Doctor**" in the **DEFINITIONS** section shall read:

b. Is a member of **Your** immediate family unless it is the only doctor in the area, provided that the doctor is acting within the scope of practice.

2. Item e. in the 1st paragraph of the definition of "**Hospital**" in the **DEFINITIONS** section is deleted.

3. In the 1st sentence of the "**Ambulance Transportation Benefit**" (if included) in the **BENEFITS** section, the word "accredited" is deleted.

4. If included, the "**Hospital Admission Benefit**," the "**Intensive Care Unit (ICU) Admission Benefit**," the "**Hospital Confinement Benefit**," and the "**Intensive Care Unit (ICU) Confinement Benefit**" are amended by deleting the requirement that **You** have to be confined for a minimum number of hours.

5. In items a. and b. of the "Exclusions" for the "**Emergency Dental Work Benefit**" (if included) in the **BENEFITS** section, the works "sound, natural" are deleted.

6. The **EXCLUSIONS AND LIMITATIONS** section shall be amended as follows:

- Items c. and d., regarding "voluntary intoxication," are deleted.
- Items o. shall read:
  o. For any **Injury** paid by any Worker's Compensation Act or similar law;

7. The time period stated in the 1st paragraph of the "**Notice of Claim**" provision in the **GENERAL PROVISIONS** section shall read "30 days."

8. The time period in item b. of the "**Legal Actions**" provisions in the **GENERAL PROVISIONS** section shall read "3 years."

For Vermont Residents

1. The 1st page is amended by adding:

This **CERTIFICATE** is delivered in and is governed by the laws of the state of VERMONT

2. The “Notice” in the box in the **INTRODUCTION** section is amended by adding:

“and should not be purchased if **You** are not already covered by comprehensive major medical insurance”

3. The “Class Description” provision in the **SCHEDULE OF BENEFITS** is amended by adding:

“A part time Employee must work and be paid for a minimum of 17.5 hours per week.”

4. The definitions of “**Accident**,” “**Dependent**,” and “**Hospital**” in the **DEFINITIONS** section are amended as follows:

In the definition of “**Accident**,” the works “sudden, unforeseen” are deleted.

In item c. of the definition of “**Dependent,**” the work “unmarried” is deleted.

Items d. and e. of the definition of “**Hospital**” are deleted.

5. The “**Portability**” provision (if included) in the **ELIGIBILITY FOR COVERAGE** section is deleted.

6. In the **Benefit** provisions listed below, if included in the **BENEFITS** section, the requirement that a certain action be performed, treatment sought, or an even occur within a certain number of days is deleted.

Ambulance Transportation Benefit
Emergency Room Benefit
Major Diagnostic Testing Benefit
Pain Management / Epidural Benefit
Initial Doctor Visit Benefit
X-Ray Benefit
Hospital Admission Benefit
Intensive Care Unit (ICU) Admission Benefit
Hospital Confinement Benefit
Intensive Care Unit (ICU) Confinement Benefit
Rehabilitation / Skilled Nursing Benefit
Surgery Benefit
Outpatient/Miscellaneous Surgery Benefit
Transportation Benefit
Family Lodging Benefit
Coma Benefit
Follow Up Doctor’s Visit Benefit
Physical Therapy Benefit
Chiropractic Visit Benefit
Medical Equipment Benefit
Prosthetic Device Benefit
Paralysis Benefit
Emergency Dental Work Benefit
Eye Injury Benefit
Specific Injury Benefit
Dislocations Benefit
Fractures Benefit
Accidental Death Benefit
Common Carrier Accidental Death Benefit
Accidental Dismemberment Benefit

7. The **EXCLUSIONS AND LIMITATIONS** section is amended as follows:

- In item a., the words “whether sane or insane” are deleted.
- Item c. is deleted.
- Item f. is deleted.
- In item m., the words “bodily/mental” are deleted.

8. The “**Time Payment of Claims**” provision in the **GENERAL PROVISIONS** section shall read:

Time Payment of Claims
We will pay benefits immediately, and no later than 30 days, upon receipt of all essential information needed to make a determination on the claim.

For Washington Residents

1. The **SCHEDULE OF BENEFITS** shall read:

Emergency Room Benefit	Employee $150	Dependent Spouse $150	Dependent Child $150

2. The “**Portability**” provision (if included) in the **ELIGIBILITY FOR COVERAGE** section is deleted.

3. In the “**Ambulance Transportation Benefit**” (if included) in the **BENEFITS** section, the following sentences are deleted:

Air ambulance transportation must be within 96 hours of the **Accident**. Ground ambulance transportation must be within 90 days of the **Accident**.

4. The following benefit is included in **your Certificate** and replaces any other **Emergency Room Benefit** (if included);

We will pay the **Emergency Room Benefit**, as shown in the **Schedule of Benefits**, if the **Insured** is treated in an **Emergency Room** for an **Injury** that occurs while the **Insured** is covered for this benefit. The **Emergency Room Benefit** is payable 2 times per **Accident** per **Insured**.

5. In the **EXCLUSIONS AND LIMITATIONS** section, items c. and d. are deleted.

Signed for Symetra Life Insurance Company at Bellevue, Washington.

Margaret Meister
President

Jacqueline M. Veneziani
Secretary

Symetra Life Insurance Company
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Phone 1-800-796-3872 | www.symetra.com
Domiciled in Iowa

RESIDENCE STATE AMENDMENT

Governing Jurisdiction: The **Policy** is delivered in and governed by the laws of the state of Ohio

If **You** do not reside in the Governing Jurisdiction state shown above, **Your Certificate** is hereby amended as stated below to comply with the laws of **Your** state of residence.

Only those references in this amendment to benefits, provisions or terms actually included in **Your Certificate** will apply to **You**. In addition, any refence made herein to **Dependent** coverage will only apply if **Dependent** coverage is provided in **Your Certificate**.

This amendment is attached to and made part of the **Certificate** that forms part of the **Policy**. All other provisions of **Your Certificate** remain unchanged.

For Minnesota Residents

1. The "**Portability**" provision (if included) in the **ELIGIBILITY FOR COVERAGE** section is deleted.

2. The following provision is added to the **INTRODUCTION** section:

Incontestability of Certificate
We will not contest this **Certificate** after it has been in force for two years with respect to **You**, except for fraudulent misstatements made by **You**. No misstatements made by an **Insured** relating to his insurability will be used to contest his coverage:
a. After his coverage has been in force during his lifetime for two years; and
b. Unless such statement is in writing and signed by him.

3. The following provision is added to the **GENERAL PROVISIONS** section:

Change in Beneficiary
You may change the beneficiary by completing and signing a form provided by **Us** for changing a beneficiary and returning the form to **Our** administrative office for **Our** written acknowledgement. Naming a new beneficiary voids any prior designation unless stated otherwise in the new designation. When **We** furnish **You** written acknowledgement of the change of beneficiary, the change become effective on the date **You** signed **Our** form. **We** are not liable for payments made or action take prior to **Our** written acknowledgement of the beneficiary change.

Signed for Symetra Life Insurance Company at Bellevue, Washington.

Margaret Meister
President

Jacqueline M. Veneziani
Secretary