



Maximum Monthly Benefit. The maximum monthly amount payable is the lesser of:

1. the Rider Specified Amount multiplied by the Monthly Benefit Percent; or
2. the monthly equivalent of the per diem limit allowed by the Health Insurance Portability and Accountability Act; or
3. the remaining Rider Specified Amount available to be accelerated.

Licensed Health Care Practitioner. A Physician, registered nurse, a licensed social worker, or any other individual who meets the requirements as provided in the rider.

Qualified Long-Term Care Services. Necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services, which are:

1. required for treatment of a Chronically Ill Individual; and
2. provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner; and
3. provided in a Long-Term Care Facility, an Assisted Living Facility, an Adult Day Care Center, or by a Home Health Care Provider.

Long-Term Care Facility. A facility, other than the acute care unit of a Hospital, that provides skilled nursing care, intermediate care, or custodial care, and is licensed by the appropriate state licensing agency or if not licensed maintains a registered nurse or licensed practical nurse on duty at all times to supervise 24-hour nursing service, a doctor to supervise the operation of the facility, a planned program of policies and procedures that were developed with the advice of a professional group including at least one doctor or nurse, and a doctor available to furnish emergency medical care.

Assisted Living Facility. A licensed facility that is engaged primarily in providing ongoing care and related services to inpatients in one location. If not licensed, it must meet certain criteria listed in the rider.

Home Health Care Provider. Either a Home Health Agency or an Independent Home Health Care Provider that provides Home Health Care.

Adult Day Care Center. A place that provides a protective environment and preventive, remedial and restorative services during the day and meets the criteria listed in the rider.

10. LIMITATIONS AND EXCLUSIONS.

- (a) Pre-existing conditions. The rider does not cover conditions for which medical advice or treatment was received by (or recommended to) the Accelerated Benefit Insured from a provider of health care services within six months preceding the effective date of this rider. No benefits will be provided under this rider during the first six months for Qualified Long-Term Care Services received by the Accelerated Benefit Insured due to a pre-existing condition. Days of services received by the Accelerated Benefit Insured for a pre-existing condition during the first six months that this rider is in force will not be counted toward the satisfaction of the Elimination Period.
- (b) Non-eligible Facilities/Providers and Level of Care. The rider does not cover services provided by a facility or an agency that does not meet the rider definition of such facility or agency.
- (c) Exclusions, Exceptions, and Limitations. The rider does not cover treatment or care:
 1. For attempted suicide or intentionally self-inflicted injuries;
 2. For Qualified Long-Term Care Services incurred before the effective date of this rider;
 3. As a result of alcoholism or drug addiction (unless drug abuse was a result of the administration of drugs as part of treatment by a Physician);
 4. Due to war, or any act of war, if the illness or injury occurs outside the home area while the Accelerated Benefit Insured is:
 - a. serving in the military, naval or air forces of any country, combination of countries or international organization and the illness or injury is a result of the special hazards incident to such service;
 - b. serving in any civilian non-combatant unit supporting or accompanying any military, naval or air forces of any country, combination of countries or international organization and the illness or injury is a result of the special hazards incident to such service;
 - c. not in the military, naval, or air forces of any country, combination of countries or international

organization or in any civilian non-combatant unit supporting or accompanying such forces.

War includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country combination of countries or international organization. Act of war means any act peculiar to military, naval or air operations in time of war. Home area means the 50 states of the United States of America, the District of Columbia and Canada.

5. Due to committing or attempting to commit a felony or participating in a riot or insurrection;
6. As a result of participation in any form of aviation other than as a fare-paying passenger;
7. For a mental, psychoneurotic, or personality disorder without evidence of organic disease (Alzheimer's Disease and senile dementia are not excluded from coverage);
8. Received outside the United States or Canada. For purpose of this exclusion, United States shall mean the 50 states, its Territories and Possessions, and the District of Columbia.

THE RIDER MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH THE ACCELERATED BENEFIT INSURED'S LONG-TERM CARE NEEDS.

Receipt of accelerated death benefits under this rider may adversely affect your eligibility for governmental benefits or public assistance programs, such as Medicaid.

11. **RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of long-term care services will likely increase over time, you should consider whether and how the benefits of this plan may be adjusted. The rider does not include inflation protection coverage and therefore the benefit level will not increase over time.
12. **ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS.** The rider will cover Qualified Long-Term Care Services resulting from a clinical diagnosis of Alzheimer's disease or related degenerative and dementing illnesses that result in the Accelerated Benefit Insured's cognitive impairment.
13. **RIDER CHARGES.** The charge for the rider is included in the total policy's value as long as the rider is in force, but not while rider benefits are being paid and not beyond the age where the policy cost of insurance is no longer charged. The rateage where the pojpaethehyCme, but