
State:	Arkansas	Filing Company:	USable Life
TOI/Sub-TOI:	H14G Group Health - Hospital Indemnity/H14G.000 Health - Hospital Indemnity		
Product Name:	Group Hospital Confinement		
Project Name/Number:	/		

Filing at a Glance

Company:	USable Life
Product Name:	Group Hospital Confinement
State:	Arkansas
TOI:	H14G Group Health - Hospital Indemnity
Sub-TOI:	H14G.000 Health - Hospital Indemnity
Filing Type:	Form
Date Submitted:	10/12/2012
SERFF Tr Num:	MWSG-128726855
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	GHIP-C (10-12)
Implementation	On Approval
Date Requested:	
Author(s):	June Stracener, Vickie McCarron, Reed Bates
Reviewer(s):	Rosalind Minor (primary)
Disposition Date:	10/15/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

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General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Arkansas is the domestic state.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 10/15/2012	
State Status Changed: 10/15/2012	Deemer Date:
Created By: June Stracener	Submitted By: June Stracener
Corresponding Filing Tracking Number:	

Filing Description:

USABLE LIFE

NAIC #: 94358; FEIN: 71-0505232

Group Hospital Confinement Form Filing

• Certificate of Insurance (Form No. GHIP-C (10-12))

On behalf of USAbLe Life (the "Company"), we respectfully submit the above-referenced form for your review and approval. This form will replace Certificate of Insurance form GHIP-C (8-12) which was approved by your Department on September 4, 2012 (SERFF Tracking No. MWSG-128661189).

The only difference between the enclosed certificate and previously approved certificate GHIP-C (8-12) is that on the Schedule of Insurance for the enclosed certificate, under the Benefits section, the number of units for the Basic Plan in Module 1 – Hospital Care has changed from 4 units – 20 units to 0 units – 20 units.

All other forms besides the certificate in the original submission of July 19, 2012 remain unchanged.

Note that the application form to be used with this certificate is being filed under separate cover. The Company, however, requests review of the enclosed form. The Company acknowledges that an approved application will be necessary prior to marketing the enclosed form and agrees that it will not market the enclosed form prior to receiving approval for it and the related application.

To the best of the Company's knowledge, information and belief, the form submitted herewith is in compliance in all respects with the provisions of the insurance laws, rules and regulations of your state, and contains no provisions previously disapproved by your Department.

This form is in final print. The Company reserves the right to change the appearance, formatting and pagination, but not the text of this form to comply with future changes in production, print systems or web site software and stylistic revisions. No font will be less than a 10-point font size. The Company also reserves the right to change the color and/or weight of hard-copy versions of this form and to correct typographical errors without refileing. In addition, the Company also reserves the right to change the Company logo, Company address and phone number, and Officers' signatures without refileing.

Company and Contact

State: Arkansas **Filing Company:** USAbLe Life
TOI/Sub-TOI: H14G Group Health - Hospital Indemnity/H14G.000 Health - Hospital Indemnity
Product Name: Group Hospital Confinement
Project Name/Number: /

Filing Contact Information

Derrick Smith, Attorney dsmith@mwlaw.com
425 West Capitol Avenue 501-688-8845 [Phone]
Suite 1800 501-918-7845 [FAX]
Little Rock, AR 72201-3525

Filing Company Information

(This filing was made by a third party - MWSGW01)

USAbLe Life CoCode: 94358 State of Domicile: Arkansas
P.O. Box 1650 Group Code: 876 Company Type: Life & Health
Little Rock, AR 72203-1650 Group Name: Life & Specialty State ID Number:
(501) 212-8877 ext. [Phone] Ventures
FEIN Number: 71-0505232

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Arkansas charges \$ 50/form. There is 1 form included in this filing.
Per Company: No

Company	Amount	Date Processed	Transaction #
USAbLe Life	\$50.00	10/12/2012	63793116

SERFF Tracking #:	MWSG-128726855	State Tracking #:		Company Tracking #:	GHIP-C (10-12)
State:	Arkansas	Filing Company:	USable Life		
TOI/Sub-TOI:	H14G Group Health - Hospital Indemnity/H14G.000 Health - Hospital Indemnity				
Product Name:	Group Hospital Confinement				
Project Name/Number:	/				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/15/2012	10/15/2012

State:	Arkansas	Filing Company:	US Able Life
TOI/Sub-TOI:	H14G Group Health - Hospital Indemnity/H14G.000 Health - Hospital Indemnity		
Product Name:	Group Hospital Confinement		
Project Name/Number:	/		

Disposition

Disposition Date: 10/15/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Cover Letter dated 10-12-12	Approved-Closed	Yes
Supporting Document	Authorization Letter	Approved-Closed	Yes
Supporting Document	Statement of Variability	Approved-Closed	Yes
Form	Certificate of Insurance	Approved-Closed	Yes

State:	Arkansas	Filing Company:	US Able Life
TOI/Sub-TOI:	H14G Group Health - Hospital Indemnity/H14G.000 Health - Hospital Indemnity		
Product Name:	Group Hospital Confinement		
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Form Schedule

Lead Form Number: GHIP-C (10-12)							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 10/15/2012	GHIP-C (10-12)	CER	Certificate of Insurance	Revised: Replaced Form #: GHIP-C (8-12) Previous Filing #: MWSG-128661189	51.800	AR Certificate GHIP-C (10-12).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



[320 W. Capitol] • P.O. Box 1650 • Little Rock, AR 72203-1650
[(501) 375-7200 • (800) 648-0271]

CERTIFICATE OF INSURANCE

[Group Hospital Confinement]

[Policyholder:] [EMPLOYER NAME]

[Class:] [CLASS_NUMBER]

State of Residence: [ARKANSAS]

[Effective Date: [January 1, 2012]]

This is to certify that USABLE Life has issued and delivered the [Group Hospital Confinement] Insurance Policy to the Policyholder.

The Policy insures the Employees and their Dependents, if elected, of the Policyholder who:

1. are eligible for the insurance;
2. become insured; and
3. continue to be insured;

according to the terms of the Policy.

The terms of the Policy that affect Your insurance are contained in the following pages.

[The Benefits for Dependents described in this Certificate will be applicable to each of Your Dependents if You have applied for Dependent coverage [and only if You are insured under the Policy].]

This Certificate of Insurance is a part of the Policy. This Certificate replaces any other that USABLE Life may have issued to the Policyholder to give to You under the Group Insurance Policy specified herein.

Signed for USABLE Life:

A handwritten signature in black ink, appearing to read "Jason Allen".

[Secretary]

President]

Please read Your Certificate carefully.

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Schedule of Insurance

[Policyholder]: [A-Z Services, Inc.]
[Named Insured:] [John Doe]
Group Policy Number: [12345678-GL]
Policy Effective Date: [January 1, 2013*]
 *This Certificate replaces any Certificate issued before the date shown.
[Associated Company:] [John Doe & Associates]
Issue Age: Employee [16 through 80]
 [Spouse [16 through 80]]
 [Child [0 through 30]]
Beneficiary [As named on the Employee application]
[Eligible Class:] [Class 1 All Active [Full-time and/or Part-time] Employees]
[Waiting Period:] [You will be eligible for coverage on [the first of the Policy month or the day] following completion of the following period of continuous Active Work:
 1. If You are working for the Employer on the Policy Effective Date – [none – 365 days]
 2. If You start working for the Employer after the Policy Effective Date – [none – 365 days]]
[Annual Enrollment Date:] [January 1 of each year]
[Full-time and/or Part-time] Employment:] [20-40] hours weekly
[Type of Coverage:] [Employee, Employee and Spouse, Single Parent, Family]
Premium Mode: [Monthly]
 [Benefits amounts [available] for eligible Employees shall be determined in accordance with the following schedule as elected on the Employee application:]

Benefits	[Number of Units]		
	[Basic]	[Select]	[Ultra]
[Module 1 – Hospital Care]	[0 Units - 20 Units]	[0 Units - 20 Units]	[0 Units - 20 Units]
[Module 2 – Surgical]	[0 Units - 20 Units]	[0 Units - 20 Units]	[0 Units - 20 Units]
[Module 3 – Treatment]	[0 Units - 20 Units]	[0 Units - 20 Units]	[0 Units - 20 Units]
[Module 4 – Wellness]	[0 Units - 20 Units]	[0 Units - 20 Units]	[0 Units - 20 Units]
[Accidental Death and Dismemberment Rider]			
Accidental Death		[1 Unit/\$20,000 to 20 Units/\$400,000]	
Common Carrier Accidental Death		[1 Unit/\$30,000 to 20 Units/\$600,000]]	

[Heart Attack and Stroke Rider

Heart Attack and Stroke

[1 Unit/\$500 to 20 Units/\$10,000]

Reoccurrence

[1 Unit/\$250 to 20 Units/\$5,000]]

[If a Covered Person is eligible for any amount in excess of the [guaranteed issue] amount shown below, the Employee must furnish Evidence of Insurability, which is subject to Our approval.]

Insured

[Guarantee Issue Amount][Conditional
Guarantee Issue Amount]

[Employee
Spouse
Child]

Definitions

The terms listed, if used, will have these meanings.

Accident or Injury is an unforeseen occurrence which results in the Accidental Bodily Injury and occurs while this Certificate is in force and is not excluded in the Certificate.

Accidental Bodily Injury means an Injury or Injuries for which Necessary Treatment is received and benefits are provided. The Injury or Injuries must be sustained by a Covered Person and must be the direct cause of the loss, independent of disease or bodily infirmity. All such Injuries, with any complications and any recurrences of complications arising from any one Accident, will be deemed to be a single Injury. Such Injury or Injuries must occur while the Certificate is in force.

Active Work or Actively at Work means the expenditure of time and energy for the Policyholder or an Associated Company at Your usual place of business on a Full-time basis. If You are not working on a day Your coverage would otherwise take effect, You will be considered to be at Active Work on that day only if:

1. when that work day begins, it would be reasonable to expect that You would be physically and mentally able to complete a [Full-time and/or Part-time] week of work in Your Regular Occupation; and
2. You are not disabled; and
3. Your contract of employment, if applicable, remains active; and
4. You are not on an unapproved, administrative or disciplinary leave; and
5. You return to work at the end of a paid break or vacation period.

Ambulatory Surgical Center means a place which:

1. is equipped for Surgery performed by qualified Physicians;
2. provides anesthesia administered by a licensed anesthesiologist or licensed nurse anesthetist; and
3. has written agreements with local Hospitals to immediately accept patients who develop complications.

Amendment, Endorsement, or Rider means a form issued by Us which adds, modifies, changes, or deletes any Policy or Certificate provisions or benefits.

[Annual Enrollment Period] means the [60] days prior to and the [30] days immediately following the annual enrollment date shown in the Schedule of Insurance.]

[Annual Salary] means Your annual base rate of pay, excluding any overtime pay, [bonuses,] or other extra pay. [If Your pay is from [commissions,] Your Annual Salary will be based on Your average [commissions] for the prior [12] months.]]

Associated Company means any company shown in the application which is owned by or affiliated with the Policyholder.

Beneficiary means the person or entity You choose to receive Your amount of insurance at Your death.

Burn Unit means a Hospital unit that:

1. has beds committed solely to burn care;
2. has a multi-specialty / trauma and nursing staff that rotate in this service; and
3. provides electrocardiograph, oscilloscope, defibrillation, cardiac output monitoring, physical therapy, hydrotherapy and occupational therapy.]

Calendar Year means the period from January 1 through December 31 of the same year. Thereafter, it is the period beginning on January 1 and ending on December 31 of each following year.

Cardiac Care Unit (CCU) means a separate, clearly designated service area in a Hospital and which meets all of the following tests:

1. it is solely for the treatment of patients who require special medical attention because of their critical condition;
2. it provides constant special nursing care and observation not available in the regular rooms and wards of the Hospital;
3. it provides special life-saving equipment available at all times for patients in the CCU;
4. it contains at least two beds for the accommodation of critically ill patients; and
5. it provides at least one registered nurse (R.N.) who continuously and constantly attends the patient Confined in such area on a 24 hour a day basis.]

Certificate means this document that describes Your insurance coverage.

Confined or Confinement means medically necessary care as a resident bed patient in a Hospital because of an [Accident or] Sickness. It must be for at least [12 to 23] hours in the same facility. A Physician must recommend and supervise the Confinement. Confinement does not mean care as an outpatient or in an emergency or observation room.

Covered Person means an eligible Employee or the Employee's Dependents whose insurance has become and remains effective under all the conditions and provisions of the Policy. Covered Persons do not include contract, temporary, [or] seasonal[,] [or Part-time workers].

[Dependent means an Eligible Person who is:

1. Your Spouse if not legally separated from You
2. any child less than age [26] and is:
 - a. a natural child; or
 - b. a legally adopted child or a child who has been placed for adoption with You; or
 - c. a stepchild, grandchild, or foster child; or
 - d. a child for whom You have been appointed legal guardian; or
 - e. a child not living with You, but to whom You are legally required to provide support.

[If a Dependent child has reached age [26], but is a handicapped child as defined in the Continuation of Insurance for a Handicapped Child section, We will continue the child's coverage under the following conditions:

1. The child must be incapacitated;
2. We must receive proof of incapacity;
3. We may require additional proof of such incapacity from time to time, but not more than once a year after the child attains age [26]; and
4. Your coverage must remain in force.]]

Effective Date means the date coverage is in force as shown on the Schedule of Insurance. The Effective Date will start at 12:01 a.m. at the main place of business of the Policy holder.

Eligible Class means a class of persons eligible for insurance under the Policy. This class is based on employment or membership in a group.

Eligible Person means a person who:

1. is a citizen of the United States of America (U.S.) or Canada, who either:
 - a. resides in the U.S. or Canada; or
 - b. is stationed outside the U.S. or Canada for a period of less than [6] months; or
2. is a foreign national residing in the U.S. and meets all of the following requirements:
 - a. has a valid permanent residency visa;
 - b. participates in U.S. Social Security; and
 - c. is covered by Workers' Compensation.

Emergency Room means a specified area within a Hospital which is designated for the emergency care of [Accidental injuries or] Sicknesses. This area must:

1. be staffed and equipped to handle trauma;
2. be supervised and provide treatment by Physicians; and
3. provide care seven days per week, 24 hours per day.

Emergency Treatment means medical attention provided after the acute onset of symptoms relating to Illness or Injury, including severe pain, which symptoms are severe enough that the lack of immediate medical attention could reasonably be expected to result in any of the following:

1. health would be placed in serious jeopardy;
2. bodily function would be seriously impaired; or
3. there would be serious dysfunction of a bodily organ

Emergency Treatment does not include care that is:

1. elective;
2. preventive; or
3. well care.

Employee means an Eligible Person who is:

1. directly employed in the normal business of the Employer; and
2. paid for services by the Employer; and
3. Actively at Work for the Policyholder or an Associated Company; or
4. a Retiree, if listed as eligible in the Certificate.

No director, officer, consultant or other person not Actively at Work on behalf of the Employer will be considered an Employee unless he meets the above conditions.

Employer means the Policyholder.

[Evidence of Insurability means a signed health and medical history form provided by Us, a medical examination, if requested, and any additional information and attending Physicians' statements that We may require.]

Extended Care Facility means part of an institution that:

1. is licensed or accredited to provide nursing or rehabilitative care under the supervision of a Physician or a registered nurse;
2. provides 24-hour skilled nursing service; and

3. maintains daily medical records on each patient.

It does not include institutions or parts of institutions which are primarily for the care and treatment of drug addition, alcoholism, or the aged.

Family Member means a person who is a parent, Spouse, child, sibling, grandparent, grandchild, step-child, step-parent, step-sister, step-brother, father-in-law, or mother-in-law of the Covered Person; or Spouses, as applicable, of any of these.

[[Full-time][Part-time] means working at least the number of hours indicated in the schedule of insurance for [Full-time and/or Part-time] employment.]

General Anesthesia means the induction of a balanced state of unconsciousness, accompanied by the absence of pain sensation and the paralysis of skeletal muscle over the entire body.

Group Application means the form completed and signed to apply or enroll for this insurance coverage.

Home Office means the principal office of USAble Life in Little Rock, Arkansas.

Hospital means a licensed institution that has on its premises or in facilities available to the Hospital on a contractually prearranged basis and under the supervision of a staff of one or more duly licensed Physicians:

1. Laboratory, X-ray equipment, and operating rooms where major surgical operations may be performed by licensed Physicians;
2. Permanent and full-time facilities for the care of overnight resident bed patients under the supervision of a licensed Physician;
3. 24-hour-a-day nursing service by or under the supervision of graduate registered nurses; and
4. A patient's written history and medical records.

We will consider a Government or Charity Hospital as any other Hospital.

The term Hospital does not include an institution or that part of an institution operated as:

1. A place for rehabilitation;
2. A place for rest or for the aged;
3. A nursing or convalescent home;
4. A long-term nursing unit or geriatrics ward; or
5. An Extended Care Facility for the care of convalescent, rehabilitative, or ambulatory patients.

Hospital Confined and Hospital Confinement means staying in a Hospital as a registered inpatient for [12 - 24] hours a day.

Hospital Sub-Acute Intensive Care Unit means a place which:

1. Is a specifically designated area of the Hospital that provides a level of medical care below intensive care, but above a regular private or semi-private room or ward;
2. Is separate and apart from the surgical recovery room and from, beds and wards customarily used for patient confinement;

3. Is permanently equipped with special lifesaving equipment for the care of the critically ill or injured; and
4. Is under constant and continuous observation by a specially trained nursing staff.

A Hospital Sub-Acute Intensive Care Unit may be referred to by other names such as progressive care, intermediate care, or a step-down unit, but is not a regular private or semi-private room, or a ward with or without monitoring equipment.

Immediate Family Member means You, Your Spouse, child, mother, father, brother, sister, or other close family member of the Covered Person.

Insured, You, Your and Yours means an Employee of the Policyholder or an Associated Company who has met all the eligibility requirements for coverage, and is:

1. directly employed in the normal business of the Employer; and
2. paid for services by the Employer; and
3. Actively at Work for the Employer, or Associated Company covered under the Policy; or
4. a Retiree, if listed as eligible in the Policy.

Intensive Care Unit (ICU) means a place which

1. is a specifically designated area of the Hospital that provides the highest level of medical care and is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care;
2. is separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient Confinement;
3. is permanently equipped with special lifesaving equipment for the care of the critically ill or injured;
4. is under constant and continuous observation by a specially trained nursing staff assigned exclusively to the unit on a twenty-four hour basis; and
5. has a Physician assigned to the unit on a full-time basis.

Notwithstanding the above, an Intensive Care Unit is not any of the following step-down units:

1. a progressive care unit,
2. an intermediate care unit,
3. a private monitored room,
4. a Hospital Sub-Acute Intensive Care Unit,
5. an Observation Unit,
6. a telemetry unit, or
7. any facility not meeting the definition of a Hospital Intensive Care Unit as defined above.

Material Duty or Material Duties mean the sets of tasks or skills required generally by Employers from those engaged in an Occupation.

Necessary Treatment means the medical treatment which is consistent with currently accepted medical practice. Any Confinement, operation, treatment, or service which is not a valid course of treatment recognized by an established medical society in the United States is not considered Necessary Treatment. No treatment, service, or expense which is experimental in nature is considered Necessary Treatment.

We may use other professional medical opinions to determine if health care services are:

1. Medically necessary;

2. Consistent with professionally recognized standards of care with respect to quality, frequency, and duration; and
3. Provided in the most economical and medically appropriate site for treatment.

Expenses related to such services will not be considered Necessary Treatment if services are not considered to be:

1. Medically necessary; or
2. Consistent with professionally recognized standards of care with respect to quality, frequency, or duration.

Observation Unit means a specified area within a Hospital, apart from the Emergency Room, where a patient can be monitored following outpatient Surgery or treatment in the Emergency Room by a Physician and which:

1. is under the direct supervision of a Physician or registered nurse (R.N.);
2. is staffed by nurses assigned specifically to that unit; and
3. provides care seven days per week, 24 hours per day.

Occupation means a group of jobs:

1. in which a common set of tasks is performed; or
2. which are related in terms of similar objectives and methodologies, and which may be related in terms of materials, products, worker actions, or worker characteristics.

Physician means a person acting within the scope of his or her license to practice medicine, prescribe drugs or perform Surgery. This includes a person whom We are required to recognize as a Physician by the laws or regulations of the governing jurisdiction. However, neither You nor an Immediate Family Member will be considered a Physician.

Plan means the Policy and Certificates of Insurance provided for Covered Persons.

Plan Administrator means the Employer that sponsors the Plan for the benefit of its Employees and eligible Dependents.

Policy means the group Policy issued by Us to the Policyholder that describes the benefits for which You may be eligible.

Policyholder means the entity to which the Policy is issued.

[Preoperative Visit means a visit with a Physician by a Covered Person the purpose of which is preparation and management prior to Surgery.]

Pre-Existing Condition means a pregnancy existing on the effective date of coverage; or any condition for which You have done any of the following at any time during the [3 to 24] months just prior to Your Effective Date of coverage:

1. received medical treatment or consultation;
2. taken or were prescribed drugs or medicine; or
3. received care or services, including diagnostic measures, whether or not that condition is diagnosed at all or is misdiagnosed during that period of time.

Regular Care means You personally visit a Physician as often as is medically required to effectively manage and treat Your disabling condition(s), according to generally accepted medical standards; and You are receiving appropriate treatment and care, according to

generally accepted medical standards. Treatment and care for the Sickness or Injury causing Your disability must be given by a Physician whose specialty or experience is appropriate.

Regular Occupation means the Occupation in which You were working immediately prior to becoming disabled.

Retiree or Retirement means You begin receiving Retirement benefits from either:

1. a Retirement plan sponsored by Your Employer, the Policyholder, or an Associated Company; or
2. a government plan.

[Second Surgical Opinion means another opinion on a Surgery which opinion is rendered by a Physician who is not:

1. the Physician who originally recommended the Surgery;
2. a partner in practice with the Physician who originally recommended the Surgery; or
3. the Physician who will perform the Surgery.]

Sickness means a disease or illness, including pregnancy.

[Spouse as named in the application, includes Your legally married Spouse (not legally separated), [Your common law Spouse,] [[or] domestic partner,] [or civil union partner] if legally recognized in the governing jurisdiction or as otherwise agreed upon between the Policyholder and the company.]

Surgery means the cutting into the skin or other organ to accomplish any of the following goals:

1. take a biopsy of a suspicious lump that results in a diagnosis of Cancer (internal or invasive) or Carcinoma In Situ;
2. further explore the condition for the purpose of diagnosis;
3. remove diseased tissues or organs;
4. remove an obstruction;
5. reposition structures to their normal position;
6. redirect channels;
7. transplant tissue or whole organs;
8. implant mechanical or electronic devices;
9. reconstruct anatomic defects that result from treatment of Cancer (internal or invasive) or Carcinoma In Situ; or
10. restore proper function.

The following will not be considered a Surgery for the purposes of this Certificate:

1. venipuncture (drawing blood);
2. lumbar puncture;
3. epidural steroid injections;
4. removal of skin tags;
5. catheterization; or
6. endoscopic procedures not requiring biopsy or removal of tissue.]

Type of Coverage means insurance coverage selected for this Certificate is shown on [the schedule of insurance/Your application]. The types of coverage available are:

1. Employee – Coverage on the Insured only.
2. [Employee and Spouse – Coverage on the Insured and Spouse only.]
3. [Single Parent – Coverage on the Insured and any Dependent child.]

4. [Family – Coverage on the Insured, the Insured's Spouse, and any Dependent child.]

United States of America means the fifty (50) states of the United States and the District of Columbia. It does not include territories of the United States.

Urgent Care Facility means a licensed facility that:

1. sees walk-in patients without appointment;
2. has emergency facilities;
3. is supervised by a medical staff, including registered nurses (R.N.s);
4. has an agreement with a nearby Hospital for immediate acceptance of patients who require Hospitalization;
5. is not a private office or clinic of one or more Physicians;
6. is not a Hospital or Emergency Room; and
7. does not provide for overnight stays.

Waiting Period is the number of continuous [days] of service during which You must be an active, [Full-time and/or Part-time] Employee in a class eligible for insurance before You become eligible for coverage.

We, Us, and Our mean USABLE Life.

Eligibility and Effective Date Provisions

Policyholder coverage will start on the Effective Date shown on the Schedule of Insurance. Coverage will start on that date at 12:01 a.m. at the main place of business of the Policyholder.

Eligible Employee

If You are working on a [Full-time and/or Part-time] basis for the Employer, You are eligible for insurance after completion of the required Waiting Period, provided You are in a class of Employees who are included.

Employee Eligibility Date

If You are working for Your Employer in an Eligible Class, the date You are eligible for coverage is the latest of the following dates:

1. the Policy Effective Date;
2. the day after You complete any Waiting Period shown in the Schedule of Insurance by continuous service with the Policyholder or an Associated Company;
3. the date the Policy is changed to include Your class; or
4. the date You become a member of a class eligible for insurance.

[If You do not apply when You are first eligible, You will again be eligible on the [first Annual Enrollment Date] as shown in the Schedule of Insurance which immediately follows the date noted in items 2, 3, or 4 above.]

[Rehires: If You were Insured under this Policy and Your insurance terminated due to termination of employment or eligibility, and You again become an Eligible Employee within [12] months, there is no Waiting Period.]

Effective Date of Employee Insurance

You must use forms approved by Us when applying for insurance.

[[For Benefit Amounts Not Requiring Evidence of Insurability:]

1. When Your Employer pays 100% of the cost of Your coverage under the Policy, You will be covered at 12:01 a.m. at Your Employer's address on Your eligibility date.
2. When You and Your Employer share the cost of Your coverage under the Policy or when You pay 100% of the cost Yourself, You will be covered at 12:01 a.m. at Your Employer's address on the latest of the following dates:
 - a. on Your eligibility date, if You enroll for insurance within [31] days after the date You first become eligible for coverage; or
 - b. on the first day of the Policy month following the date We approve Your application if You do not apply for insurance within [31] days after Your eligibility date; [or
 - c. on the [annual enrollment date] as shown on the Schedule of Insurance if You enroll during the Annual Enrollment Period. If You do not apply for coverage during the first Annual Enrollment Period following Your eligibility date, You will be required to submit satisfactory Evidence of Insurability.]]

[For Benefit Amounts Requiring Satisfactory Evidence of Insurability, Your coverage will be effective [on the first day of the Policy month following the date We approve Your application][on the [annual enrollment date] as shown on the Schedule of Insurance if You enroll during the Annual Enrollment Period].]

Delayed Effective Date

If You are not Actively at Work on the date Your insurance or any increase in insurance is scheduled to take effect, it will take effect on the day You return to Active Work. If Your insurance is scheduled to take effect on a non-working day, Your Active Work status will be based on the last working day before the scheduled Effective Date of Your insurance.

[Dependent Eligibility]

[Dependents are eligible for insurance on the latest of the following dates:

1. the date You become eligible for Dependent insurance;
2. the date a person becomes a Dependent; or
3. the date the Policy is amended to include Your class as being eligible for Dependent insurance.

[If You do not apply when You are first eligible for Dependent coverage, You will again be eligible on [the first Annual Enrollment Date] as shown in the Schedule of Insurance which immediately follows the date noted in items 1, 2, or 3 above.]

[Your Spouse or child will not be eligible for Dependent insurance if either is insured under the Policy as an Employee.]

[If both You and Your Spouse are insured as Employees, Your eligible children may be insured as Dependents of only one of You.]

Effective Date of Dependent Insurance

You must use forms approved by Us when applying for Dependent insurance.

[Dependents will not be insured until You are insured.]

[[For Benefit Amounts Not Requiring Evidence of Insurability:]

1. When Your Employer pays 100% of the cost of Your Dependent coverage under the Policy, Your Dependents will be covered at 12:01 a.m. at Your Employer's address on Your Dependent's eligibility date.
2. When You and Your Employer share the cost of Your Dependent coverage under the Policy or when You pay 100% of the cost Yourself, Your Dependents will be covered at 12:01 a.m. at Your Employer's address on the latest of the following dates:
 - a. on Your Dependent's eligibility date, if You enroll for Dependent coverage within [31] days after the date Your Dependent first becomes eligible for coverage; or
 - b. on the first day of the Policy month following the date We approve Your application for Dependent coverage if You do not apply for Dependent coverage within [31] days after Your Dependent's eligibility date; [or
 - c. [On the Annual Enrollment Date] as shown in the Schedule of Insurance if You enroll during the Annual Enrollment Period. If You do not apply for Dependent coverage during the [first Annual Enrollment Period] following Your Dependent's eligibility date, You will be required to submit satisfactory Evidence of Insurability.]]

[For Benefit Amounts Requiring Satisfactory Evidence of Insurability, Your Dependent's coverage is effective [on the first day of the Policy month following the date We approve Your application for Dependent coverage][on the [annual enrollment date] as shown on the Schedule of Insurance if You enroll during the Annual Enrollment Period].]

You must furnish satisfactory evidence of the Dependent's insurability at Your own expense if You have previously terminated Dependent coverage while in an Eligible Class.

[Newborn Child Coverage (including children placed for adoption)]

Any child of Yours born while You are a Covered Person will be immediately covered as a Dependent from [the moment of birth] for [90] days. Any newly adopted child or child placed for adoption [age 15 days or older] will be immediately covered from the moment of placement for [90] days. In order for coverage to continue beyond [90] days We must receive: (1) written notice of the birth of the newborn child or the date of placement for adoption; and (2) payment of any required additional premium within 31 days of Our notifying the Policyholder of the amount. Additional premium, if any, will begin on the premium due date following the child's date of birth or date of placement, if later.

Written notice should include the child's name, date of birth, and, if applicable, date placed for adoption. We must receive this notice by the end of the 90-day period following the date of birth or adoption placement. Notice is NOT required if You are already paying the premium for children's coverage.

If the required written notice is not received by Us during the 90-day period, a newborn child or child placed for adoption may be covered after this date only if the following conditions are met:

1. Your written application for coverage is approved by Us; and
2. the payment of any required premium is made.]

[Delayed Effective Date]

Coverage for a Dependent, other than a newborn child, who is Confined in a Hospital on the day Dependent insurance or an increase in insurance is scheduled to take effect will not become effective until the 10th day following final discharge from the Hospital.]

Changes in Coverage Provisions

When Coverage Amounts Change (Redetermination Date)

The Policy redetermines Your amount of insurance on [the Policy anniversary date.] [the date a change occurs.] [the first day of the Policy month after a change occurs.] [If benefits are based on Your salary, [the Policyholder must report current earnings for all Covered Persons under the Policy on the Policy anniversary.] [the Policyholder must report updates to all Covered Person's earnings as they occur.] Changes to a Covered Person's earnings are subject to any proof of insurability requirements of the Policy. As of the Policy's redetermination date, We use a Covered Person's salary or earnings on record with Us to: (a) set rates; (b) set benefit amounts and limits; and (c) calculate premium payable under the Policy.]

Delayed Effective Date of Change

You must be Actively at Work on the redetermination date. If You are not, Your coverage amount will not change until the date You return to Active Work. [Changes in salary or earnings will not apply to a recurring disability.]

Any decrease in coverage will take effect immediately but will not affect a payable claim that occurs prior to the decrease.

Changes to the Policy

Any increase or decrease in coverage because of a change in the Plan of insurance will become effective on the date of the change. The Delayed Effective Date provision [and the Pre-existing Condition Exclusion provision] will apply to an increase.

Termination Provisions

Termination of Employee Insurance

Your insurance will terminate at 12:00 midnight on the earliest of the following dates:

1. the last day of the period for which a premium payment is made, if the next payment is not made;
2. the date the Policy terminates, or the date a specified benefit terminates;
3. the date You cease to be a member of a class eligible for insurance;
4. the date You cease to be Actively at Work;
5. if Your coverage is continued under the Waiver of Premium provision, the date specified under "Termination of the Waiver of Premium Benefit."

[Continuation of Insurance]

[If You are unable to perform Active Work for a reason shown below, the Policyholder may continue Your insurance on a premium-paying basis provided You remain in other respects a member of an Eligible Class. The continuance cannot be more than the maximum continuance shown below. The Employer must act so as not to discriminate unfairly among Employees in similar situations.

The maximum continuance for insurance is the longest applicable period described below:

1. [three] months following the date Active Work stopped due to lay-off or approved leave of absence, or
2. [twelve] months following the date Active Work stopped due to Your Total Disability.]

Total Disability for Continuation of Insurance means that You are under the Regular Care of a Physician, and prevented by Injury or Sickness from performing all of the Material Duties of Your Regular Occupation.]

[Termination of Dependent Insurance]

[Insurance on a Dependent will terminate at 12:00 midnight on the earliest of the following dates:

1. the date he ceases to be a Dependent as defined in the Definitions section;
2. the date You cease to be an Employee or a member of a class eligible for Dependent insurance;
3. the last day of the period for which a required Dependent premium payment is made, if the next payment is not made[; or
4. the date the Policy terminates.]
5. [the date Your insurance under the Policy terminates]].

[Continuation of Insurance for a Handicapped Dependent Child]

[If an unmarried Dependent child is not capable of self-sustaining employment due to mental or physical handicap, his insurance will not terminate at age [26]. The insurance will continue as long as the child remains handicapped, unless coverage terminates as described in the Termination of Dependent Insurance section, if You give Us proof that the child is:

1. incapable of self-sustaining employment; and
2. chiefly dependent on You for support and maintenance.

To keep this coverage in force, We may require proof at Our expense of the child's incapacity and dependence. We may require proof from time to time, but not more than once a year after the two years that follow the date the child reaches age [26.]]

Claim Provisions

Notice of Loss

Written notice of claim must be given to Us at Our Home Office within 30 days after a loss occurs or begins, or as soon after the loss as is reasonably possible to do so, but not later than one (1) year from the time notice is required. The notice should identify the Covered Person and the nature of the loss.

Within 15 days after the date of Your notice, We will send You claim forms. The forms must be completed and sent to Our Home Office. If You do not receive the claim forms within 15 days, We will accept a written description of the exact nature and extent of the loss.

Proof of Loss

For any loss for which the Policy provides periodic payment contingent upon continuing loss, written proof of loss must be given to Us within 90 days after the termination of the period for which We are liable. For any other loss covered by the Policy, written proof of loss must be given to Us within 90 days after the date of such loss. Failure to furnish proof within such time shall not invalidate nor reduce any claim if it was not reasonably possible to furnish proof within such time. Such proof must be furnished as soon as reasonably possible, and in no event, except in the absence of legal capacity of the claimant, later than one (1) year from the time proof was otherwise required.

Physical Examination and Autopsy

We have the right to have a Physician of Our choice examine the Covered Person as often as necessary while the claim is pending. We may also have an autopsy made in case of death, unless not allowed by law. We will pay the cost of the exam and autopsy.

Payment of Claims

All benefits will be paid to You. Any benefits unpaid at Your death will be paid to the designated Beneficiary. If the Beneficiary dies on the same day the primary Insured dies, benefits will be paid as if that Beneficiary had died before the primary Insured. If there is no named Beneficiary living at Your death, We may pay, at Our discretion, any amount due to one of the following classes of survivors:

1. Your Spouse;
2. Your surviving children in equal shares;
3. Your mother and/or father;
4. Your brother and/or sister; or
5. Your estate.

At Our option, an amount up to the maximum allowable by the state laws of the Insured person's state of residence may be paid to any person who incurred funeral or other expenses related to the last illness or death of the Insured person.

[Beneficiary

[Your Beneficiary will be the person(s) You name in writing to receive any amount of insurance payable due to Your death. The Beneficiary's name is on record in Our Home Office, or in the Policyholder's office if the group is self-administered. [You are the Beneficiary of the Dependent Accidental Death benefit if You are living. If You and Your Dependent die in the same Accident, the Dependent benefit will be paid to Your estate.]]

[You may name or change a Beneficiary by giving Us written notice at Our Home Office (or by giving the Policyholder written notice if the group is self-administered) on a form acceptable to

Us. When We receive the notice, it will be effective on the date made, subject to any payment We may have made before We receive it.]

Assignment

You may transfer Your rights to name or change the Beneficiary to someone else by assignment. An assignment will affect Us only if it is in writing on a form acceptable to Us, and is received at Our Home Office. When We record it, the assignment will take effect as of the date You made it. The assignment will be subject to any action We may have taken before We record it. We take no responsibility for the validity of any assignment.

Claims of Creditors: To the extent allowed by law, proceeds will not be subject to any claims of a Beneficiary's creditors.

Authority

The Policyholder delegates to Us and agrees that We have the sole discretionary authority to determine eligibility for participation or benefits and to interpret the terms of the Policy.

We decide:

1. if a Covered Person is eligible for this insurance;
2. if a Covered Person meets the requirements for benefits to be paid; and
3. what benefits are to be paid by the Policy.

We also interpret how the Policy is to be administered. What We pay and the terms for payment are explained in this Certificate.

Limit on Legal Action

No action at law or in equity may be brought against the Policy until at least 60 days after You file proof of loss. No action can be brought after the statute of limitations has expired, but, in any case, not after three (3) years from the date of loss.

Review Procedure

You must request, in writing, a review of a denial of Your claim within 180 days after You receive notice of denial.

You have the right to review, upon request and free of charge, copies of all documents, records, and other information relevant to Your claim for benefits, and You may submit written comments, documents, records and other information relating to Your claim for benefits.

We will review Your claim after receiving Your request and send You a notice of Our decision within 45 days after We receive Your request, or within 90 days if special circumstances require an extension. We will state the reasons for Our decision and refer You to the relevant provisions of the Policy. We will also advise You of Your further appeal rights, if any.

Subrogation and Right of Reimbursement

The Plan assumes and is subrogated to Your legal rights to recover any payments the Plan makes for benefits, when a Sickness or Injury resulted from the action or fault of a third party. The Plan's subrogation rights include the right to recover the amount of benefits paid to You.

The Plan has the right to recover any and all amounts equal to the Plan's payments from:

1. the insurance of the injured party;
2. the person, company (or combination thereof) that caused the Sickness or Injury, or any insurance company; or
3. any other source, including disability benefit coverage.

This right of recovery under this provision will apply whether recovery was obtained by suit, settlement, mediation, arbitration, or otherwise. The Plan's recovery will not be reduced by Your negligence, nor by attorney fees and costs You incur.

Priority Right of Reimbursement

Separate and apart from the Plan's right of subrogation, the Plan shall have first lien and right to reimbursement. This priority right of reimbursement supersedes Your right to be made whole from any recovery, whether full or partial. You agree to reimburse the Plan 100% first for any and all benefits provided through the Plan, and for any costs of recovering such amounts from those third parties from any and all amounts recovered through:

1. any settlement, mediation, arbitration, judgment, suit, or otherwise, or settlement from Your own insurance and/or from the third party (or their insurance);
2. any auto or recreational vehicle insurance coverage or benefits including, but not limited to disability benefit coverage; and
3. business and homeowner disability insurance coverage or payments.

The Plan may notify those parties of its lien and right to reimbursement without notice to or consent from any Covered Person.

This priority right of reimbursement will not be reduced by attorney fees and costs You incur.

The Plan may enforce its rights of subrogation and recovery against, without limitation, any tortfeasors, other responsible third parties or against available disability insurance coverages. Such actions may be based in tort, contract or other cause of action to the fullest extent permitted by law.

Notice and Cooperation

You are required to notify Us promptly if You are involved in an incident that gives rise to such subrogation rights and/or priority right of reimbursement, to enable Us to protect the Plan's rights under this section. You are also required to cooperate with Us and to execute any documents that We, acting on behalf of the Policyholder, deems necessary to protect the Plan's rights under this section.

You shall not do anything to hinder, delay, impede or jeopardize the Plan's subrogation rights and/or priority right of reimbursement. Failure to cooperate or to comply with this provision shall entitle the Plan to withhold any and all benefits due You under the Plan. This is in addition to any and all other rights that the Plan has pursuant to the provisions of the Plan's subrogation rights and/or priority right of reimbursement.

If the Plan has to file suit, or otherwise litigate to enforce its subrogation rights and/or priority right of reimbursement, You are responsible for paying any and all costs, including attorneys' fees, the Plan incurs in addition to the amounts recovered through the subrogation rights and/or priority right of reimbursement.

Legal Action and Costs

If a Covered Person settles any claim or action against any third party, that Covered Person shall be deemed to have been made whole by the settlement and the Plan shall be entitled to collect the present value of its rights as the first priority claim from the settlement fund immediately. The Covered Person shall hold any such proceeds of settlement or judgment in trust for the benefit of the Plan. The Plan shall also be entitled to recover reasonable attorneys' fees incurred in collecting proceeds held by the Covered Person in such circumstances.

Additionally, the Plan has the right to sue on the Covered Person's behalf, against any person or entity considered responsible for any condition resulting in benefits paid or to be paid by the Plan.

Settlement or Other Compromise

The Covered Person must notify the Plan prior to settlement, resolution, court approval, or anything that may hinder, delay, impede or jeopardize the Plan's rights so that the Plan may be present and protect its subrogation rights and/or priority right of reimbursement.

The Plan's subrogation rights and priority right of reimbursement attach to any funds held, and do not create personal liability against the Covered Person.

The right of subrogation and the right of reimbursement are based on the Plan language in effect at the time of judgment, payment, or settlement.

The Plan, or its representative, may enforce the subrogation and priority right of reimbursement.

Alternate Dispute Resolution Procedures

This dispute resolution procedure ("procedure") is intended to provide a fair, quick and inexpensive method of resolving any and all disputes with Us. Such disputes include any matters that cause You to be dissatisfied with any aspect of Your relationship with Us, including any claim, controversy, or potential cause of action You may have against Us. Please contact the Dispute Resolution office at [800-648-0271] if You have any questions about this section of the Certificate or to begin the dispute resolution process.

The following terms are applicable to all disputes:

1. This procedure is the exclusive method of resolving any disputes.
2. The procedure can only resolve disputes that are subject to Our control.
3. This procedure will be governed by the Employee Retirement Income Security Act of 1974 ("ERISA"); Rules and Regulations for Administration and Enforcement; Claims Procedure (the "Claims Regulation"). That includes the definition of an adverse benefit determination, which is defined as any denial, reduction, termination or failure to provide or make payment for what You believe should be a covered benefit.
4. You may request a form from Our Dispute Resolution office to authorize another person to act on Your behalf concerning a dispute.
5. We may elect to skip one or more of the steps of this procedure if it is determined that step will not help to resolve the dispute.
6. Any dispute will be resolved in accordance with the terms of this Certificate, applicable state or Federal laws and regulations.
7. You must begin the dispute process within 180 days from the date You receive notice of an adverse benefit determination. If You do not initiate the dispute process within that 180 day period, You give up the right to take any action based on that Dispute.

Description of the Procedure

Inquiry

You should contact Our Dispute Resolution office to discuss and attempt to resolve any issues regarding a dispute. We hope that this informal process will resolve Your questions or concerns.

Appeals

If You are not satisfied with the response to Your inquiry, You may submit a written request (an "appeal") to the Office of the Appeals Coordinator, USABLE Life, [PO Box 1650, Little Rock AR 72203-1650], asking that We reconsider an adverse benefit determination. Please contact the Dispute Resolution office if You have any questions about how to submit an appeal to Us. You are not required to use a specific form, but You may request that the Dispute Resolution office send You a blank appeal form to ensure that You provide the information that will be needed to review Your appeal.

We will assign a coordinator to review Your appeal. The appeal coordinator is an individual with appropriate expertise who is neither the individual who made the adverse benefit determination, nor a subordinate of that individual.

The appeal coordinator may request that You submit additional information concerning Your grievance. The appeal coordinator will also consider information submitted by others, including information requested from other USAbLe Life representatives. The appeal coordinator will have full discretionary authority to make eligibility, benefit or claim determinations and construe the terms of the Policy. Such determinations shall be subject to the review standards applicable to ERISA Plans, even if the Policy is not governed by ERISA.

We will make a decision within 60 days after receiving Your appeal concerning a claim determination.

The appeal coordinator will send You a written decision concerning Your appeal. The appeal coordinator's decision will include: a statement of the coordinator's understanding of Your appeal; a statement explaining the basis of the decision; and a list of the documents or information upon which that decision was based. We will send You a copy of the listed documents, without charge, if You make a written request for such documents.

Post Appeal Procedure

If You are still not satisfied after completing the appeal procedure, You have the right to bring a civil action against Us to obtain the remedies available pursuant to Sec. 502(a) of ERISA (an "ERISA Action") after completing the mandatory appeal process. Those ERISA remedies will apply to this Policy even if Your Plan is not otherwise governed by ERISA. If You agree to arbitrate a dispute, We agree to suspend (or toll) any time periods affecting Your right to bring an ERISA Action against Us related to that dispute, until the arbitration has been completed.

You may request that the dispute be submitted for resolution by arbitration. That arbitration request must be submitted, in writing, to USAbLe Life's General Counsel within sixty (60) days after You receive the appeal coordinator's decision.

The dispute will be submitted to arbitration in accordance with the rules of the American Arbitration Association, unless We both agree to use an alternative dispute resolution administrator or procedure. The arbitration will be conducted before a single arbitrator.

We will pay the filing fee charged by the administrator and the arbitrator. You will be solely responsible for any other costs that You incur to participate in the arbitration process, including Your attorney's fees. The filing fee and arbitrator's fees may be reallocated as part of an arbitration award, in whole or in part, at the discretion of the arbitrator.

The arbitration will be conducted in a location where it is reasonably convenient for You to participate. If We cannot agree concerning a convenient location, the administrator or arbitrator, if appointed, shall have the discretion to decide where the arbitration will be conducted.

The arbitrator:

1. shall consider the dispute individually and shall not certify or consider multiple disputes as part of a class action;
2. shall be required to issue a reasoned written decision explaining the basis of his or her decision and the manner of calculating any award;
3. shall limit his or her decision to deciding if Our adverse benefit decision was arbitrary or capricious based on ERISA standards;
4. may not award punitive, extra-contractual, treble or exemplary damages unless permitted to do so by applicable statutes or regulations;

5. may not vary or disregard the terms of the Policy; and
6. shall be bound by controlling law; when issuing a decision concerning the dispute.

The arbitrator shall limit discovery to the extent possible consistent with the objective of completing the arbitration in a fair, prompt, and cost effective manner. Emergency relief such as injunctive relief may be awarded by the arbitrator.

Contact Information

General Counsel
USAbLe Life
[P. O. Box 1650
Little Rock, AR 72203-1650
Telephone: [1-800-648-0271]]
Email: [AppealCoordinator@usablelife.com]

Office of the Dispute Resolution Coordinator
[P. O. Box 1650
Little Rock, AR 72203-1650
Telephone: [1-800-648-0271]]
Email: [AppealCoordinator@usablelife.com]

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General Provisions

Entire Contract

This Certificate is furnished in accordance with and subject to the terms of the Policy. The entire contract consists of the Policy, which includes the Group Application, any Amendments and addenda; this Certificate; Your enrollment form, if required; and any Riders or Endorsements.

No change in the Policy will be effective until approved by one of Our officers. This approval can only be in writing and must be noted on or attached to the Policy. No agent has authority to change the Policy or Certificate or to waive any of their provisions.

Any statement made by You or the Policyholder is considered a representation. It is not considered a warranty or guarantee. A statement will not be used in a dispute unless it is written and signed, and a copy is given to the Covered Person or Beneficiary.

Errors

An error in keeping records will not cancel insurance that should continue nor continue insurance that should end. We will adjust the premium, if necessary. If the premium was overpaid, We will refund the difference. If the premium was underpaid, the difference must be paid to Us.

Misstatements

If any information about a Covered Person or the Policyholder's Plan is misstated or altered after the application is submitted, including information with respect to participation or who pays the premium and under what circumstances, the facts will determine whether insurance is in effect and in what amount. We will retroactively adjust the premium.

[Other Insurance With Us

If You are covered under more than one Policy of this form or like form with Us, only one Policy, chosen by You or Your estate, will be effective (this includes coverage for any Covered Person). We will refund all premiums paid for all other policies from the date of duplication less any benefits paid under these policies from such date.]

Incontestability

Unless the premiums have not been paid, the validity of the Policy cannot be contested after it has been in force for two years.

Any statement made by the Policyholder or a Covered Person will be considered a representation. It is not considered a warranty or guarantee. A statement will not be used in a dispute unless it is written and signed, and a copy is given to the Covered Person or the Beneficiary.

No statement, except fraudulent misstatement, made by a Covered Person about insurability will be used to deny a claim for a loss incurred or disability starting after coverage has been in effect for two years.

No claim for loss starting two or more years after the Covered Person's Effective Date may be reduced or denied because a disease or physical condition existed before the person's Effective Date, unless the condition was specifically excluded by a provision in effect on the date of loss.

Agency

Neither the Policyholder, any Employer, any Associated Company, nor any administrator appointed by the foregoing is Our agent. We are not liable for any of their acts or omissions.

Unpaid Premium

We may deduct any unpaid premium then due from the payment of a claim under this Certificate.

Refund of Premium

On the death of the Covered Person, proceeds payable hereunder shall include the amount of unearned premium paid beyond the end of the Policy month in which death occurred. Payment shall be made in one lump sum no later than 30 days after proof of the Covered Person's death has been furnished to Us.

Conformity with State Statutes

If the provisions of this Certificate do not conform with the applicable laws of the state in which You reside on the Certificate Effective Date, they are hereby amended to conform with the minimum requirements of the statutes of that state.

Policy Management

Efficient management of the Policy requires the joint efforts of the Policyholder, USABLE Life, and each Covered Person. Each party has certain duties to bring about the effective administration of the Policy.

Duties of the Policyholder: The Policyholder's primary duties under the Policy are listed below.

1. Give Us prompt, written notice of any change in business of the Policyholder and Employer. This includes, but is not limited to:
 - a. the type of business;
 - b. addition or deletion of an Associated Company; or
 - c. financial status due to bankruptcy; merger; acquisition; or dissolution.
2. Give Us pertinent records for all Covered Persons. This includes, but is not limited to:
 - a. hire dates;
 - b. eligibility dates;
 - c. salaries;
 - d. Occupations;
 - e. birth dates; and
 - f. Social Security Numbers.Give Us updates of such records as needed.
3. Give Us prompt notice of a covered Employee's disability. This notice should be given as soon as possible after the date of Injury or start of Sickness. The most effective time for such notice is when the Employee has not been able to perform Active Work for 30 days.
4. Give Us occupational data for all disabled Employees. This includes, but is not limited to:
 - a. job descriptions and analyses; and
 - b. environmental factors.

Duties of Covered Persons and Beneficiaries: You and Your Beneficiary's primary duties under the Policy are listed below:

1. Give notice and proof of loss as soon as possible after the date of Your Injury or Sickness, or the date of Your death, or the death of a covered Dependent, if applicable.
2. Give a complete account of the details of Your Injury or Sickness or the death on a form approved by Us.
3. Provide any other official documents to review the loss such as a certified death certificate, investigating officer's report, or medical records.
4. Allow release of medical and income data needed to adjudicate Your claim.
5. Provide evidence of the Regular Care of a Physician, if necessary.
6. Promptly report to Us any changes in Your status such as Your address or telephone number, or if You return to work or are no longer disabled.
7. If benefits are overpaid, reimburse such overpayment within 60 days of the date benefits were overpaid.
8. Provide proof of Your earnings for the period prior to a loss.
9. [Apply for other income benefits to which You may be entitled.]
10. [Promptly report to Us any amount of income received while You are disabled.]

Fraud

It is unlawful to knowingly provide false, incomplete or misleading facts or information with the intent of defrauding Us. An application for insurance or statement of claim containing any materially false or misleading information may lead to reduction, denial or termination of benefits or coverage under the Policy and recovery of any amounts We have paid.

[Waiver of Premium]

We will continue the [Hospital Confinement] insurance in force on You [and Your covered Dependents] without premium payment if You become Totally Disabled provided:

1. You are Insured under this Plan and Actively at Work on or after the Effective Date of the Plan; and
2. the Total Disability begins before age [50 to 70]; and
3. Total Disability has continued without interruption for at least [30 to 180 days] during which time premiums have been paid; and
4. You provide Us with proof of Total Disability as required; [and]
5. You are still Totally Disabled when You submit the proof of disability [; and
6. this Policy remains in force].

[Dependent premiums will only be waived if You are also covered and Your premiums are waived.]

Amount of Coverage

The amount of [Hospital Confinement] insurance continued will be the amount in force on the date You became Totally Disabled. This amount will not be increased while You remain Totally Disabled.

Definition of Total Disability

For the purposes of waiver of premium, "Total Disability" or "Totally Disabled" means that You are under the Regular Care of a Physician, and prevented by Injury or physical or mental Sickness from performing the Material Duties of any Gainful Occupation.

Gainful Occupation means any employment that exists in the national economy that You may be expected to follow based on Your education, training, experience, age, and physical and

mental capacity, and from which You are expected to earn at least [80%] of his pre-disability earnings within [12] months of Your return to Active Work.

Proof of Total Disability

Upon receipt of notice of loss, We will provide forms which You must use when giving Us proof of Total Disability. You must give Us proof no later than [12] months after the date You became Totally Disabled. We may at any time require proof that Total Disability continues. You must give Us proof of continuing disability within 60 days after Our request. After You have been Totally Disabled for more than two years from the date of Total Disability, We will not request proof more than once a year. We may require that You be examined at Our expense by a Physician of Our choice.

Death While Totally Disabled

If you die while your insurance is being continued under this provision, we will pay the amount of insurance if we receive proof:

1. of your death; and
2. that Total Disability was continuous from the date it began to the date of death.

Termination of the Waiver of Premium Benefit

You will no longer be eligible for the Waiver of Premium Benefit and the coverage will terminate on the earliest of the following dates:

1. the date You cease to be Totally Disabled. But, if You are still eligible for [Hospital Confinement] coverage when You return to Active Work, the [Hospital Confinement] coverage may be continued in force if premium payments are resumed; or
2. the last day of the 60 day period following Our request for proof of Total Disability, if You do not give Us proof or You refuse to take a medical exam; or
3. [for a maximum of [6 to 48] months]; [or
4. the date this Policy is terminated].

[Termination of the Waiver of Premium Benefit for the Covered Dependent]

[The covered Dependent will no longer be eligible for the Waiver of Premium Benefit and the Dependent's coverage will terminate on the earliest of the following dates:

1. the date the Dependent ceases to be a Dependent as defined in the Definition section; or
2. the date You cease to be eligible for coverage under the Waiver of Premium Benefit. But, if the Dependent is still eligible for Dependent insurance when You return to Active Work, the Dependent insurance may be continued in force if premium payments are resumed; [or
3. [12] months from the date Your Total Disability began.]

[Portability Privilege

You may continue Your [and Your Spouse's][and children's] [Hospital Confinement] coverage if employment terminates and You meet the following requirements on the date employment terminates:

1. Not disabled; [and]
2. [Either:
 - a. are not Retired and are under age [70 to 90]; or
 - b. Retired and are under age [65 to 75].]

Coverage will be continued under the Policy if You elect continuation of coverage under this Portability provision. [Portability is not available upon Policy cancellation].

[Your [Spouse's] [and children's] coverage may not be continued if Your coverage is not continued.] [Dependent children are not eligible for the Portability provision]

Application and Premium Payment

You must apply for portability in writing to USAble Life within [30 to 90] days after the date employment ends.

You must pay the required premium [monthly, quarterly, semi-annually, or annually] directly to USAble Life. The premium rate will be determined by Us. The first premium payment must be made no later than 31 days after the date the insurance would otherwise terminate under the Policy.

Amount of Insurance

The amount of insurance that You [and the] [Spouse] [or children] may continue is the amount in effect on the date employment terminates. The reduction and termination provisions stated in the Certificate will apply to insurance continued under this provision.

When Portability Ends

The continued coverage under this provision will end automatically on the earliest of the following:

1. the date the last period ends for which You made a premium payment;
2. [the premium due date after You have continued coverage under this provision for [1 to 10] years;] [subject to the age requirement listed below]
3. [the date the master Policy terminates;]
4. [the premium due date following attainment of age [70 to 90];
5. [if coverage continued due to Retirement prior to age [65 to 75], on the premium due date following Your attainment of age [65 to 75];
6. the date You become a full-time member of the armed forces of any country; [or
7. [Spouse] [or child] coverage will end on the premium due date following the date the [Spouse] [or child] ceases to be a Dependent as defined in the Policy, or]
8. [Spouse coverage will end on the premium due date following the Spouse's attainment of age [65 to 90].]

Coverage continued under the Portability provision is in lieu of all other benefits under the Policy. If You return to work with the Employer and again become eligible for [Hospital Confinement] coverage under the Policy, continued coverage under the portability provision will cancel on the date coverage is resumed under the Policy.

[Other Policy Provisions]

The [Waiver of Premium] Benefit provisions will not apply to insurance continued under the Portability provision.]

With respect to any notice You are required to provide to the Employer under other provisions of the Policy, You must provide such notice to USAble Life while the insurance is continued under the Portability provision.

[Termination of the Policy]

Portability coverage may continue beyond the termination date of the Policy, subject to the timely payment of premiums. Benefits, terms and conditions for portability coverage will be determined as if the Policy had remained in full force and effect.]]

[Continuity of Coverage]

Definitions

Prior Plan means the Policyholder's Plan of [group] [Hospital Confinement] insurance, if any, under which You were insured on the day before the Effective Date of this Policy.

Prior Plan benefits mean the benefits, if any, that would have been paid to You under the Prior Plan had it remained in effect, and had You continued to be insured under the Prior Plan.

If You were insured by the Prior Plan for [group] [Hospital Confinement] benefits just before You became eligible for coverage under this Plan; and You are in active employment; and You are insured under this Plan, then You may be eligible for coverage if Your Accident or Sickness is due to a Pre-Existing Condition.

In order to receive payments from Us, You must satisfy the pre-existing condition limitation of:

1. this Plan; or
2. the Prior Plan, had the Prior Plan stayed in effect.

We will consider the total amount of time You were continuously insured under both the Prior Plan and this Plan to determine if You satisfy the pre-existing condition limitation. If You cannot satisfy the pre-existing condition limitation of either Plan then We will not pay You for Your Accident or Sickness.

We will determine Our payment to You using the provisions of Your coverage with Us with respect to eligibility, Elimination Period, benefit amount and maximum benefit duration.]

Exclusions and Limitations

Pre-Existing Conditions - Limitations for Certain Conditions:

Benefits will not be paid for loss caused by Pre-Existing Conditions during the first [6 to 24] months following the Effective Date of Your coverage and Your loss is caused by, contributed to by, or the result of a Pre-Existing Condition. After this [6 to 12] month period, however, loss due to such Pre-Existing Conditions will be payable unless specifically excluded from coverage.

Exclusions - What We Will Not Pay For:

This Policy pays only for loss resulting from an [Accident] or Sickness as defined in this Policy. It DOES NOT cover Injury or Sickness incurred as a result of the Covered Person:

1. [Being exposed to war or any act of war, declared or undeclared, actively participating in a riot or insurrection, or serving in any of the armed forces.]
2. [Intentionally self-inflicting bodily Injury or attempting suicide, while sane or insane.]
3. [Participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed/passenger-carrying aircraft.]
4. [Participating in, or attempting to participate in, an illegal activity that is defined as a felony as defined by the law of the jurisdiction in which the activity takes place, whether charged or not; or being incarcerated in any type of penal institution.]

5. [Receiving treatment for any mental, nervous or emotional disorder without demonstrable organic disease.]
6. [Receiving treatment for alcoholism or drug addiction, or the use of alcohol or drugs (unless administered by a Physician and taken according to the Physician's instructions) or voluntarily taking, administering, absorbing, or inhaling poison, gas, or fumes.]
7. [Participating in any activity or event, including the operation of a vehicle, while under the influence of a narcotic (unless administered by a Physician and taken according to the Physician's instructions) or while intoxicated. Intoxicated means that condition as defined by the laws of the jurisdiction in which the Accident occurred. Conviction is not necessary for a determination of being intoxicated.]
8. [Engaging in bungee jumping, sail gliding, parasailing, parakiting, mountaineering using ropes and/or other equipment, parachuting or hang gliding, or jumping, parachuting or falling from any aircraft or hot air balloon, including those which are not motor driven.]
9. [Having dental or cosmetic Surgery or other elective procedures that are not medically necessary, or having dental treatment except as a result of Injury or congenital defect of a newborn child (including adopted children as defined).]
10. [Receiving treatment for hernia, tonsils or adenoids during the first six months of coverage unless treated on an emergency basis.]
11. [A newborn child's routine nursing or routine well baby care during the initial hospital confinement.]
12. [Receiving routine eye examinations, eye glasses or the fitting thereof.]
13. [Receiving hearing aids or the fitting thereof.]
14. [Receiving reversal of a tubal ligation or vasectomy.]
15. [Receiving artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or physician services, unless required by law.]
16. [Practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received. sport or activity for wage, compensation or profit.]
17. [Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.]
18. [Childbirth occurring within the first 10 months of the Covered Person's effective date of coverage (complications of pregnancy are covered to the same extent as a Sickness).]

[Participation in a Riot shall include promoting, inciting, conspiring to promote or incite, aiding, abetting, and all forms of taking part in, but shall not include actions taken in defense of public or private property, or actions taken in Your own defense, if such actions of defense are not taken against persons seeking to maintain or restore law and order including but not limited to police officers and firemen.]

[Riot shall include all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together; whether or not acting with common intent and whether or not damage to persons or property or unlawful act or acts is the intent or the consequence of such disorder.]

[War means declared or undeclared war or a conflict involving the armed forces of any country, group of countries, governments, or international organization.]

[Geographic Limitation

We will not provide benefits for treatments received outside of Canada, the territorial limits of the United States or its possessions.]

Benefits

Benefit payment will be made directly to You, unless You assign benefits. Proof of loss must be submitted to Us for each incurred expense. Under no conditions will We pay any benefits for losses or medical expenses incurred prior to Effective Date.

[The benefits described below are for one unit of coverage. See Your [Schedule of Insurance/application] for the number of units of coverage You have in force for each module.]

[The benefits described below are for one unit of coverage. The number of units selected by the Policyholder for each benefit (module) is shown on the Schedule of Insurance. Your application identifies the Plan You selected for the number of units of coverage You have in force for each module.]

Module 1 – Hospital Care

Hospital Admission

We will pay \$250 per unit of coverage if the Covered Person incurs charges for and is Confined to a Hospital, Hospital Intensive Care Unit or a Hospital Sub-Acute Intensive Care Unit as a resident bed patient for a period of [12 to 23] hours due to an Accident or Sickness. The Confinement to a Hospital must begin while the Certificate is in force.

We will not pay this benefit for confinement to an observation unit, for Emergency Room treatment or outpatient treatment.

[We will pay this benefit a maximum of [1 to 10] time[s] per Covered Person per Calendar Year.] [We will pay this benefit a maximum of [1 to 20] time[s] per Calendar Year for all Covered Persons.] [If a Covered Person is Confined and is discharged and Confined again for the same or related condition within [30 to 180] days of discharge, We will treat this later Confinement as a continuation of the previous Confinement. If more than [30 to 180] days have passed between the periods of Hospital Confinement, We will treat this later Confinement as a new and separate Confinement.]

Hospital Confinement

We will pay \$50 a day per unit of coverage if any Covered Person incurs charges for and is Confined to a Hospital as a resident bed patient for [12 to 23] hours due to:

1. Accidental Bodily Injury, directly and with no other cause, while this policy is in force; or
2. Sickness, disease, or complications of pregnancy; or
3. Pregnancy without complications, subject to the Pre-Existing Condition provision; or
4. Newborn child care, including a maximum of 5 days routine nursery care.

The Confinement to a Hospital must begin while the Certificate is in force. Benefits are also payable for Confinement in Hospitals operated by or for the United States government.

We will pay the unit amount for each day the Covered Person is Confined to a Hospital per day for up to [15 to 365] days per Confinement. [We will [not] pay the Hospital Confinement and Intensive Care benefit for the same periods of Confinement.] We will not pay this benefit for an Observation Unit, Emergency Room treatment or outpatient treatment.

[We will pay this benefit a maximum of [1 to 10] time[s] per Covered Person per Calendar Year.] [We will pay this benefit a maximum of [1 to 20] time[s] per Calendar Year for all Covered Persons.] [If a Covered Person is Confined and is discharged and Confined again for the same or related condition within [30 to 180] days of discharge, We will treat this later Confinement as a continuation of the previous Confinement. If more than [30 to 180] days have passed between the periods of Hospital Confinement, We will treat this later Confinement as a new and separate Confinement.]

Intensive Care Benefit

We will pay \$75 a day per unit of coverage if any Covered Person incurs charges for and is Confined to a Hospital Intensive Care Unit as a resident bed patient for [12 to 23] hours due to an Accident or Sickness. The Confinement to a Hospital must begin while the Certificate is in force. Benefits are also payable for Confinement in Hospitals operated by or for the United States government.

We will pay the unit amount for each day the Covered Person is Confined to a Hospital Intensive Care Unit per day for up to [3 to 90] days per Confinement. [This benefit is in addition to the Hospital Confinement benefit.] [We will not pay the Hospital Confinement and Intensive Care benefit for the same periods of Confinement.]

This benefit will be paid when the Covered Person is Confined to one of the following Intensive Care Units:

1. Intensive Care Unit;
2. Cardiac Care Unit; or
3. Burn Unit.

Some Hospitals may classify and bill for intensive care in Hospital Sub-Acute Intensive Care, intermediate or step-down units which are not covered under this benefit.

[We will pay this benefit a maximum of [1 to 10] time[s] per Covered Person per Calendar Year.] [We will pay this benefit a maximum of [1 to 20] time[s] per Calendar Year for all Covered Persons.] [If a Covered Person is Confined and is discharged and Confined again for the same or related condition within [30 to 180] days of discharge, We will treat this later Confinement as a continuation of the previous Confinement. If more than [30 to 180] days have passed between the periods of Hospital Confinement, We will treat this later Confinement as a new and separate Confinement.]

Ambulance Benefit

We will pay for the per unit benefit amount shown below for ground or air ambulance transportation if a licensed professional ambulance company transports a Covered Person to or from a Hospital or between medical facilities where treatment is received for Injuries as a result of an Accident or Sickness. The ground ambulance transportation must be between [30 to 180] days of the Accident or Sickness. The air ambulance transportation must be within [24 to 120]

hours of the Accident or Sickness. We will pay [the ground or air ambulance, but not both], once per Accident or Sickness, per Covered Person.

Ambulance Benefit

1. Ground Ambulance
2. Air Ambulance

Benefit per Unit

\$40.00
\$250.00

[We will pay this benefit a maximum of [1 to 10] time[s] per Covered Person per Calendar Year.]
[We will pay this benefit a maximum of [1 to 20] time[s] per Calendar Year for all Covered Persons.]]

[Module 2 – Surgical

Surgery Benefit

We will pay the benefit shown in the following Surgical Benefit Schedule, per unit of coverage, for a Surgery, in or out of a Hospital, when Surgery is due to an Accident or Sickness. Each unit of coverage is subject to a maximum surgical benefit of [\$1,000 to \$10,000] per Surgery. The Surgery must be performed by a Physician in a Hospital or Ambulatory Surgical Center.

For Surgeries not listed, We will pay You an amount comparable to the amount shown in the following schedule for the Surgeries most nearly similar in severity and gravity. Surgeries performed through the same incision or in the same body opening will be considered one Surgery. We will pay the amount shown in the Surgical Benefit Schedule for the one procedure with the largest benefit. The following schedule is for one unit of coverage.

[We will pay this benefit a maximum of [1 to 10] time[s] per Covered Person per Calendar Year.]
[We will pay this benefit a maximum of [1 to 20] time[s] per Calendar Year for all Covered Persons.] [If a Covered Person receives a subsequent Surgery for the same Accident or same Sickness, We will pay an additional benefit only if the subsequent procedure was performed more than [15 to 180] days after the last covered procedure was performed.]

SURGERY SCHEDULE

Benefit Per Unit

AMPUTATIONS

Arm at shoulder joint	\$380
Arm below shoulder joint	\$200
Finger	\$110
Leg at hip joint	\$400
Leg above or below knee	\$290
Toe	\$62

ARTERIES

Endarterectomies/stenting	\$300
Carotid endarterectomy	\$780
Excision and graft, abdominal aortic aneurysm	\$530
Injection, varicose veins	\$18
Thromboendarterectomy	\$400

SURGERY SCHEDULE**Benefit Per Unit****BREAST**

Biopsy	\$70
Excision of chest wall tumor	\$340
Excision of cyst of benign tumor	\$100
Mastectomy, radical	\$380
Mammoplasty, reconstructive	\$360
Mastectomy, simple	\$208

DIGESTIVE SYSTEM

Appendectomy	\$220
Aspiration biopsy of liver, pancreas or bile duct	\$40
Cholecystectomy	\$284
Cholecystotomy	\$250
Colostomy	\$240
Diverticulectomy	\$240
Enterectomy	\$352
Enterotomy	\$354
Enterostomy	\$180
Enterolysis	\$292
Fissurectomy or hemorrhoidectomy	\$80
Fistulotomy	\$60
Gastrectomy, partial	\$480
Gastrectomy, total	\$560
Gastrorrhaphy	\$280
Gastroscopy	\$84
Gastrostomy	\$230
Gastrotomy	\$270
Herniotomy	\$210
Laparotomy	\$170
Pancreatectomy, partial	\$350
Pancreatectomy, total	\$700
Proctectomy	\$560
Proctoplasty	\$200
Proctosigmoidoscopy	\$14
Removal of external hemorrhoids	\$50
Sphincterotomy	\$24

DISLOCATIONS

Ankle	\$54
Collar bone (requiring reduction)	\$48
Fingers or toes	\$10
Hip or knee	\$155
Jaw	\$40
Shoulder (humerus with anesthesia) or elbow	\$27
Wrist	\$30

EAR

Drainage of abscess	\$20
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SURGERY SCHEDULE**Benefit Per Unit**

Labyrinthotomy or labyrinthectomy	\$560
Mastoidectomy, simple	\$300
Myringotomy	\$20
Tympanoplasty	\$620

ENDOCRINE SYSTEM

Adrenalectomy	\$390
Fine Needle Aspiration (FNA)	\$18
Local excision of thyroid cyst or adenoma	\$200
Thyroidectomy or parathyroidectomy	\$520

EYE

Excision of lacrimal glad or sac	\$260
Excision of pterygium	\$140
Extraction of lens (including cataract extraction)	\$560
Iridectomy	\$440
Strabismus	\$380
Reattachment of retina	\$820
Removal of eye	\$250
Sclerotomy, anterior or posterior	\$200

FRACTURES

Ankle	\$130
Collar bone	\$70
Fingers	\$30
Foot	\$64
Hand	\$50
Jaw	\$160
Lower arm (radius)	\$86
Lower arm (ulna)	\$66
Lower leg (fibula)	\$80
Lower leg (tibia)	\$60
Nose	\$30
Pelvis	\$225
Shoulder blade (scapula)	\$230
Skull	\$360
Toes	\$22
Upper arm	\$100
Upper leg	\$200
Vertebrae, one or more	\$200
Wrist	\$50

GENITAL SYSTEM – MALE

Biopsy, prostate	\$40
Circumcision	\$20
Excision of epididymis, hydrocele, varicocele	\$160
Orchiectomy	\$126
Prostatectomy, partial	\$440
Prostatectomy – radical	\$520

SURGERY SCHEDULE**Benefit Per Unit**

Reduction of torsion of testis	\$200
Vasectomy	\$90

GENITAL SYSTEM – FEMALE

Amniocentesis	\$20
Biopsy or removal of cervical lesion or polyp	\$16
Dilation and curettage	\$80
Cesarean section	\$290
Hysterectomy, radical for cancer including lymph nodes	\$480
Hysterectomy, vaginal or abdominal	\$380
Myomectomy	\$240
Obstetrical delivery	\$210
Repair of cystocele or rectocele	\$140
Repair of uterine suspension	\$242
Salpingo-oophorectomy	\$340
Tubal ligation	\$200

HEART –CARDIOVASCULAR SYSTEM

Angioplasty, percutaneous	\$460
Catheterization of heart	\$230
Coronary bypass, single or multiple	\$1,000
Heart transplant	\$1,000
Pervenous or transvenous insertion of pacemaker	\$390
Repair of myocardial aneurysm	\$760
Repair of septal defect	\$780
Suture of heart wound or Injury	\$480
Valvotomy, aortic and pulmonic valve	\$740
Valvotomy, mitral valve	\$860
Valvuloplasty or replacement aortic and mitral, pulmonary, or tricuspid valve	\$1,000

HEMIC & LYMPHATIC SYSTEMS

Biopsy of lymph node	\$30
Radical lymphadenectomy	\$420
Splenectomy	\$320

JOINTS

Ankle, arthrotomy	\$240
Ankle, arthroplasty	\$400
Hammertoe	\$96
Hip, arthrotomy	\$282
Hip, arthroplasty	\$650
Knee, arthrotomy	\$250
Knee, arthroplasty	\$460
Shoulder or elbow, arthrotomy	\$220
Shoulder or elbow, arthroplasty	\$440
Wrist, arthrotomy	\$160
Wrist, arthroplasty	\$300

LARYNX

SURGERY SCHEDULE**Benefit Per Unit**

Laryngectomy	\$500
Laryngoscopy	\$20
LUNGS	
Pneumocentesis	\$30
Pneumonectomy, total	\$600
Pneumonotomy	\$280
Thoracentesis	\$40
Thoracoscopy (including biopsy)	\$140
Thoracotomy	\$280
Wedge resection of lung, single or multiple	\$380

MUSCULOSKELETAL SYSTEM BONE OR CARTILAGE GRAFT

Spinal fusion	\$360
Spinal fusion for scoliosis	\$600

NERVOUS SYSTEM

Burr holes	\$200
Cranioplasty	\$480
Craniotomy or craniectomy	\$176
Laminectomy	\$700
Median nerve decompression (carpal tunnel)	\$168
Paravertebral block, lumbar, or thoracic nerve	\$30
Spinal puncture	\$40

NOSE

Excision of nasal polyps	\$48
Submucous resection, classic nasal sept	\$220

SINUSES

Frontal sinusotomy – radical	\$250
Frontal sinusotomy – simple	\$210

SKIN – INTEGUMENTARY SYSTEM

Acne Surgery	\$10
Biopsy	\$20
ChemoSurgery – malignancies of skin	\$92
Electro-surgical destruction of chemocautery	\$18
Excision of benign tumor	\$40
Excision of malignant tumor (trunk, arms or legs)	\$30
Excision of malignant tumor (face, scalp, ears, neck, hands, feet, genitalia)	\$60
Excision of malignant tumor (eyelids, nose, lips, mucous membrane)	\$60
Excision of nail	\$76
Incision and drainage of cyst	\$16
Repair, complex wounds (linear repair)	\$35
Repair, skin grafts (multiple stage)	\$70
Repair, skin grafts (single stage)	\$35
Repair, simple wounds	\$16

SURGERY SCHEDULE

Benefit Per Unit

TENDONS

Lengthening or shortening (e.g. Achilles tendon)	\$160
Repair or suture	\$60

TRACHEA & BRONCHI

Bronchoscopy	\$120
Closure of tracheotomy	\$98
Tracheotomy	\$20

URINARY SYSTEM

Cystectomy, complete	\$510
Cystectomy, partial	\$245
Cystoplasty	\$400
Cystotomy	\$340
Dilation of urethra	\$30
Kidney transplant	\$600
Lithotripsy	\$375
Nephrostomy	\$400
Nephrectomy	\$420
Nephrolithotomy	\$400
Renal biopsy	\$56
Urethroscopy or cystoscopy	\$40

[Anesthesia Benefit]

We will pay [5% to 100%] of the Surgery Benefit if any Covered Person requires General Anesthesia during a covered Surgery. Payment of this Benefit will not increase any other Benefit of the Policy.]

[Preoperative Visit Benefit]

We will pay [1% to 30%] of the Surgery benefit for a Preoperative Visit for a Covered Person.

The Preoperative Visit must:

1. take place while Your Certificate is in force;
2. be in connection with Surgery covered by the Policy; and
3. take place within [10 to 90] days prior to the date of Surgery.

[This Benefit is limited to [1-10] Preoperative Visit[s] per proposed Surgery.]]

[Second Surgical Opinion Benefit]

We will pay [1% to 30%] of the Surgery benefit for a Second Surgical Opinion given to a Covered Person.

The Second Surgical Opinion must:

1. take place while the Certificate is in force;
2. be in connection with Surgery covered by the Policy; and
3. take place within [10 to 90] days prior to the date of Surgery.

[This Benefit is limited to [1-10] Second Surgical Opinion[s] per proposed Surgery.]]

[Diagnostic Procedure Benefit

We will pay \$50 per unit of coverage if any Covered Person incurs charges for and has one of the following diagnostic procedures while this Certificate is in force. The procedure must be required due to an Accident or Sickness and limited to one diagnostic procedure.

Breast

Biopsy (incisional, needle, sterotactic)

Cardiovascular

Angiogram

Arteriogram

EPS

Thallium Stress Test

Transesophageal
Echocardiogram (TEE)

Digestive

Barium Enema/Lower GI series

Barium Swallow/Upper GI series

Esophagogastroduodenoscopy
(EGD)

Ear/Nose/Throat/Mouth

Laryngoscopy

Gynecological

Amniocentesis

Cervical biopsy

Liver

Biopsy

Lymphatic

Biopsy

Diagnostic Radiology

Computerized Tomography Scan
(CT Scan)

Electroencephalogram (EEG)

Magnetic Resonance Imaging
(MRI)

Myelogram

Nuclear medicine test

Positron Emission Tomography
Scan

(PET Scan)

Miscellaneous

Bone marrow aspiration/biopsy

Renal

Biopsy

Nephrostomy

Skin

Biopsy

Excision of lesion

Thyroid

Biopsy

Urinary

Cystoscopy

Cone biopsy

Respiratory

Endometrial biopsy

Biopsy

Hysteroscopy

Bronchoscopy

Loop Electrosurgical Excisional

Pulmonary Function Test (PFT)

Procedure (LEEP)

[We will pay this benefit a maximum of [1-10] time[s] per Covered Person per Calendar Year.]

[We will pay this benefit a maximum of [1-20] times per Calendar Year for all Covered Persons.]]

Module 3 – Treatment

Emergency Treatment Benefit

We will pay \$50 per unit of coverage if a Covered Person incurs charges for and requires examination and Emergency Treatment by a Physician in a [Emergency Room] [or] [Urgent Care Facility] due to a [Accident] [or] [Sickness] while this Certificate is in force. [Necessary Treatment due to a Accident must be received within [36 – 120] hours of such Accident for benefits to be payable.] This benefit is payable once per [Accident] [or] [Sickness], per Covered Person. Benefits will not be paid for services rendered by an Immediate Family Member.

[We will pay the charges incurred, not to exceed \$40 per unit of coverage, if the Covered Person is treated in an Urgent Care Facility.]

[We will pay this benefit a maximum of [1 to 10] time[s] per Covered Person per Calendar Year.]

[We will pay this benefit a maximum of [1 to 20] time[s] per Calendar Year for all Covered Persons.]]

Physician Office Visit Benefit

We will pay \$25 per unit of coverage if the Covered Person incurs charges for and has a Physician's office visit. This benefit is not payable for services rendered by a Physician while a Covered Person is Confined to a Hospital or considered Emergency Treatment.

A covered Physician Office Visit is one that:

1. [is not a Preoperative Visit;]
2. [is not a Second Surgical Opinion;]
3. takes place while the Certificate is in force; and
4. is for the diagnosis or treatment of an Accident or Sickness.

We will pay the unit amount shown on the Schedule of Insurance per Physician Office Visit

[We will pay this benefit a maximum of [1 to 10] time[s] per Covered Person per Calendar Year.]

[We will pay this benefit a maximum of [1 to 20] time[s] per Calendar Year for all Covered Persons.]]

[Module 4 – Wellness Benefit

[Waiting Period – Payments under this benefits will not be made for test performed within [0 to 365] days after the Effective Date of coverage].

[After the Waiting Period,] We will pay \$15 per unit, for each Covered Person when a charge is incurred for one of the below-listed health screening tests. This benefit is limited to [one] payment[s] per Calendar Year per [Covered Employee & Spouse] [Covered Person]] and [two] payments per Calendar Year per covered children.

Health Screening Tests - The annual health screening tests payable under this benefit are listed as follows:

Biopsy	Flexible sigmoidoscopy
Blood test for triglycerides	Hemocult stool analysis
Bone marrow testing	Mammography
Breast ultrasound	Pap test
CA 125 (blood test for ovarian cancer)	PSA (prostate-specific antigen tests)
CA 15-3 (blood test for breast cancer)	Serum cholesterol test to determine HDL/LDL level
CEA (blood test for colon cancer)	Serum Protein Electrophoresis (blood test for myeloma)
Chest X-ray	Stress test on a bicycle or treadmill
Colonoscopy	Thermography
Fasting blood glucose test	

Health screening tests must be performed under the supervision of or recommended by a Physician, and a charge must be incurred. Satisfactory proof of the charges incurred for the health screening tests must be submitted with each new claim. Under no condition will We pay any benefits for losses incurred prior to the Effective Date.]]

State:	Arkansas	Filing Company:	US Able Life
TOI/Sub-TOI:	H14G Group Health - Hospital Indemnity/H14G.000 Health - Hospital Indemnity		
Product Name:	Group Hospital Confinement		
Project Name/Number:	/		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	10/15/2012
Comments:			
Attachment(s):			
AR Certificate of Compliance (10-12-12).pdf			
Flesch Score Certification (10-12-12).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application	Approved-Closed	10/15/2012
Comments:	Not included in this filing are the policyholder application and the certificate application that will be used in conjunction with this form. The applications are being filed under separate cover. The Company, however, requests review of the enclosed form. The Company acknowledges that approved applications will be necessary prior to marketing the enclosed form and agrees that it will not market the enclosed form prior to receiving approval for it and the related applications.		

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter dated 10-12-12	Approved-Closed	10/15/2012
Comments:			
Attachment(s):			
AR Cover Letter dated 10-12-12.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter	Approved-Closed	10/15/2012
Comments:			
Attachment(s):			
Authorization Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability	Approved-Closed	10/15/2012

SERFF Tracking #:	MWSG-128726855	State Tracking #:		Company Tracking #:	GHIP-C (10-12)
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State:	Arkansas	Filing Company:	US Able Life
TOI/Sub-TOI:	H14G Group Health - Hospital Indemnity/H14G.000 Health - Hospital Indemnity		
Product Name:	Group Hospital Confinement		
Project Name/Number:	/		

Comments:	The attached SOV is the same one that was submitted in our original submission of July 19, 2012 (SERFF tracking # MWSG-128405014. There were no changes to the variability of the enclosed Certificate as a result of the minor modifications made to this form.
Attachment(s):	
Statement of Variability 7-11-12.pdf	

CERTIFICATION

I, Sally A. Murphy, Senior Counsel, Chief Compliance Officer and Assistant Secretary of USABLE Life, do hereby certify that the forms identified below comply with:

- Arkansas Rule and Regulation 19;
- Arkansas Rule and Regulation 49; and
- Arkansas Code Annotated § 23-79-138 as provided for in Bulletin 11-88.

USABLE LIFE



Sally A. Murphy
Senior Counsel, Chief Compliance Officer and
Assistant Secretary

Date: October 12, 2012

Form Numbers:

GHIP-C (10-12)

FLESCH SCORE CERTIFICATION

<u>Form Number</u>	<u>Form Name</u>	<u>Flesch Score</u>
GHIP-C (10-12)	Certificate of Insurance	51.8

As an officer of US Able Life, I hereby certify that the above captioned form achieves a Flesch score that meets or exceeds the requirements of your state insurance law. Defined terms and policy language required by law have been excepted.



Sally A. Murphy
Senior Counsel and Assistant Secretary

October 12, 2012
Date

MITCHELL || WILLIAMS

Derrick Smith
Direct Dial: 501-688-8845
Fax: 501-918-7845
E-mail: dsmith@mwlaw.com

425 West Capitol Avenue, Suite 1800
Little Rock, Arkansas 72201-3525
Telephone: 501-688-8800
Fax: 501-688-8807

October 12, 2012

The Honorable Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Attention: Mr. Dan Honey
Deputy Commissioner Life and Health

RE: **USABLE LIFE**
NAIC #: 94358; FEIN: 71-0505232
Group Hospital Confinement Form Filing
• Certificate of Insurance (Form No. GHIP-C (10-12))

SERFF Tracking No. MWSG-128726855

Dear Commissioner Bradford:

On behalf of USABLE Life (the "Company"), we respectfully submit the above-referenced form for your review and approval. This form will replace Certificate of Insurance form GHIP-C (8-12) which was approved by your Department on September 4, 2012 (SERFF Tracking No. MWSG-128661189).

In addition to the above-referenced form, this filing contains the following documentation:

1. The Company's letter authorizing Mitchell, Williams, Selig, Gates & Woodyard, P.L.L.C. to make this filing on the Company's behalf;
2. A Statement of Variability (SOV) regarding bracketed material in the form. Note that this is the same SOV that was included with the original filing of form GA-C (5-12) approved by your Department on July 19, 2012 (SERFF Tracking No. MWSG-128405014). None of the variability in that document has changed as a result of the minor modifications made to the Certificate described further below.
3. A Flesch score certification;
4. A Certificate of Compliance; and
5. A filing fee of \$50.00 which represents which is being sent to the Department via EFT.

The only difference between the enclosed certificate and previously approved certificate GHIP-C (8-12) is that on the Schedule of Insurance for the enclosed certificate, under the Benefits section, the number of units for the Basic Plan in Module 1 – Hospital Care has changed from 4 units – 20 units to 0 units – 20 units.

All other forms besides the certificate in the original submission of July 19, 2012 remain unchanged.

Note that the application form to be used with this certificate is being filed under separate cover. The Company, however, requests review of the enclosed form. The Company acknowledges that an approved application will be necessary prior to marketing the enclosed form and agrees that it will not market the enclosed form prior to receiving approval for it and the related application.

To the best of the Company's knowledge, information and belief, the form submitted herewith is in compliance in all respects with the provisions of the insurance laws, rules and regulations of your state, and contains no provisions previously disapproved by your Department.

This form is in final print. The Company reserves the right to change the appearance, formatting and pagination, but not the text of this form to comply with future changes in production, print systems or web site software and stylistic revisions. No font will be less than a 10-point font size. The Company also reserves the right to change the color and/or weight of hard-copy versions of this form and to correct typographical errors without refiling. In addition, the Company also reserves the right to change the Company logo, Company address and phone number, and Officers' signatures without refiling.

If you have any questions or need anything further to expedite the review and approval of this filing, please contact me at (501) 688-8845 or June Stracener, a paralegal working with me on this matter, at (479) 464-5668. Thank you for your courtesy and assistance in this matter.

Sincerely,

MITCHELL, WILLIAMS, SELIG,
GATES & WOODYARD, P.L.L.C.



By

Derrick W. Smith

Enclosures



April 25, 2012

INSURANCE COMMISSIONER

This letter, or a copy thereof, will authorize Mitchell, Williams, Selig, Gates & Woodyard, P.L.L.C. to represent US Able Life in any matters related to the submission of policy forms and/or rates to your state.

Very truly yours,

A handwritten signature in cursive script that reads 'Sally A. Murphy'.

Sally A. Murphy
Senior Counsel, Chief Compliance Officer
and Assistant Secretary

STATEMENT OF VARIABILITY

Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

GENERAL VARIABLES

1. Items which are customarily varied according to the individual policyholder's specific plan of insurance. This includes all the items appearing in the applications and on the Schedule pages.
2. Vary the definitions to the extent that such definition may be included, omitted or transferred to another page to suit the needs of a particular policyholder.

For specific variables within a definition, see the Specific Variables.

3. Vary the paragraphs to the extent that such paragraphs may be included, omitted or transferred to another page to suit the needs of a particular policyholder.

For specific variables within a paragraph, see the Specific Policy Variables.

4. Numbers and percentages may vary, but will not be more restrictive than allowed by state law.
5. Time periods may be modified according to a policyholder's plan, but will not be more restrictive than allowed by state law.
6. Benefit amounts may be modified according to a policyholder's plan.
7. References to "you" may be changed to "covered person".
8. Company name may be changed as approved by the governing jurisdiction.
9. Company address, phone numbers, e-mail addresses, officer names, titles and signatures may be changed as necessary.
10. Headings may be modified to reflect the specifics of a particular plan.
11. The words "employee," "individual," "employer," and "policyholder" are completely variable to incorporate the exact classes of employees and the exact eligible groups for a specific policyholder.

Example: Employee means any manager, supervisor or clerical staff in active employment with the ABC Company.

12. All letters and numbers (excluding form numbers) are variable subject to the laws of the governing jurisdiction.
13. Colons, semicolons, semicolons followed by the word "or," and semicolons followed by the words "and/or" may be omitted. If omitted, a period will be substituted, if necessary.
14. "Schedule of Insurance" may be changed to "your application" in instances where the schedule pages are identical for all members of a particular group and variable benefit options are reflected in application forms.

SPECIFIC POLICY VARIABLES GHIP-P (5-12)

Policy Face Page

The bracketed material consists of those items which are customarily varied to apply to a particular policyholder's contract. Such items include policyholder's name, policy number, policy effective date, premium due date, anniversary date, and the name of the state in which the policy is delivered.

The Policy Title is bracketed to accommodate display of the benefit(s) contracted for by the group.

Section 1 - Schedule of Insurance

The bracketed material consists of those items which are customarily varied to apply to a particular policyholder's contract. Such items include policyholder's name, policy number, policy effective date, the renewal date, and the type of benefit(s) contracted for by the group.

The Policy Title is bracketed to accommodate display of the benefit(s) contracted for by the group.

Section 2 – Associate Company

Newly Acquired Organizations: The reference to number of days in the third paragraph is variable by group. The range is a minimum of 30 days to a maximum of 120 days.

Section 4 – Premium Provisions

Premium Payments: The statement “The policyholder may request on any policy anniversary that the frequency of premium payment be changed to any frequency we offer for such policy” will be included, excluded, or the language may vary to meet the needs of a particular policyholder.

Our Right to Change Premiums Rates:

1. The renewal date referenced in the first item 1 is variable by group.
2. The 12 month period referenced in the second item 1 is variable by group. The range is a minimum of 12 months to a maximum 36 months.
3. The 31 day advance notice referenced in item 2 is variable by group. The range is a minimum of 31 days to a maximum of 180 days.

Section 5 – Policy Provisions

1. Changes to the Policy: The reference to 31 days advance written notice is variable by group. The range is a minimum of 31 days to a maximum of 60 days.
2. Grace Period: The reference to a 31 day grace period is variable by group. The range is a minimum of 31 days to a maximum of 90 days.
3. Termination of Policy: In items 2 and 4 under “For Cause” the number of days may vary from 30 to 60 by group.
4. The “For No Cause” notice period may vary from 10-30 days by group.

Section 6 – Self-Administered Provisions

The entire section may be included or excluded.

If Section 6 is included, the following variables apply:

1. The Policyholder's Obligation:
 - a. The reference to “on an annual basis” in item 5 is included or excluded. When included, it is variable by group.

Specific Variables (continued)

- b. The reference to “90 days” in item 5 is variable by group. The range is a minimum of 60 days to a maximum of 365 days.
 - c. The bracketed statement in item 5f is included or excluded.
- 2. Notice: the bracketed statement is variable by the Company.

SPECIFIC CERTIFICATE VARIABLES GHIP-C (5-12)

Certificate Face Page and Schedule of Insurance

1. The group information on the certificate cover and all information on the Schedule of Insurance describing the plan is variable to describe the plan purchased by a particular policyholder.
2. The dependent benefits language may be inserted or excluded depending on whether dependent coverage is available under the plan purchased by a particular policyholder. The reference to “and only if you are insured under the policy” will come out if at the group level dependent only covered is allowed.
3. The policy title is bracketed to accommodate the benefits contracted for by the group.

Table of Contents

The table will vary to reflect the pages and benefits included.

Definitions

1. Active Work or Actively at Work definition reference to “Full-time and/or Part-time will vary to meet the needs of a particular policyholder.
2. Annual Enrollment Period definition would be omitted if coverage is not Voluntary. If included, the references to 60 days and 30 days may be varied to meet the needs of a particular policyholder. The range is a minimum of 30 days and a maximum of 120 days.
3. Annual Salary definition may be included or excluded according to the needs of a particular policyholder. If included the definition be varied according to the needs of a particular policyholder. For example, it could include bonuses and/or commissions. If it includes “commissions” those will be based on 12 to 60 months, as determined by the policyholder.
4. Confined or Confinement definition may include or exclude Accident. The time for confinement may vary according to the needs of a particular policyholder. The range is a minimum of 12 and a maximum of 23 hours.
5. Covered Person definition may be varied according to the needs of a particular policyholder.
6. Dependent definition will be included if Dependent coverage is available under the plan purchased by a particular policyholder. The reference to spouse or child(ren) can be removed separately based on the policyholder’s requirements. The age limits for dependent children may be varied according to the policyholder’s plan. The range is a minimum of 18 to a maximum of 30 years of age but will never be less than as required by law.
7. Eligible Person the reference to length of time out of the office may be varied according to the policyholder’s plan. The range is a minimum of 6 to a maximum of 24.
8. Elimination Period definition will be included depending on the plan purchased by a particular policyholder. If included “Schedule of Insurance” or “your application” to reflect instances where the schedule pages are identical for all members of a particular group and variable benefit options are reflected in application forms.
9. Emergency Room definition may include or exclude Accidental Injuries
10. Evidence of Insurability will be included if a separate Evidence of Insurability form is required to underwrite coverage available to Covered Persons.
11. Definition of Full-time/Part-time may be varied to meet the needs of a particular policyholder.
12. The number of hours in the Hospital Confined or Hospital Confinement definition may be varied according to the needs of a particular policyholder. The range is a minimum of 12 hours and a maximum of 24 hours.
13. Preoperative Visit definition may be included or excluded according to the policyholder’s plan.
14. Pre-Existing Condition definition number of months is variable according to the policyholder’s plan. The range is a minimum of 3 months to a maximum of 24 months.
15. Second Surgical Opinion definition may be included or excluded according to the policyholder’s

- plan.
16. Spouse definition may be varied according to the laws of the governing jurisdiction. Spouse definition may be omitted based on the requirements of the Policyholder.
 17. Type of coverage definition may use "Schedule of Insurance" or "your application" to reflect instances where the schedule pages are identical for all members of a particular group and variable benefit options are reflected in application forms. Options 2 through 4 may be omitted based on the Policyholders requirements.
 18. Waiting Period definition may be varied to reflect whether the plan covers full and/or part time employees as well as days or months as requested by a particular policyholder.

Eligibility and Effective Date

1. Eligible Employee.
The bracketed content may change depending on the plan purchased by the policyholder.
2. Employee Eligibility Date
 - a. Bracketed content will be included or excluded based on the plan purchased by the policyholder.
 - b. Bracketing content referring to "Rehires" will be included or excluded based on the policyholder's request.
 - c. If "Rehires" is included, the period is chosen by the policyholder. The range is a minimum of six months to a maximum of 24 months.
3. Effective Date of Employee Insurance
 - a. Bracketed sections labeled "For Benefit Amounts Not Requiring Evidence of Insurability" and "For Benefit Amounts Requiring Satisfactory Evidence of Insurability" will be included, excluded, or the language may vary to meet the needs of a particular policyholder.
 - b. If the section labeled "For Benefit Amounts Not Requiring Evidence of Insurability" is included; each item, in and of itself, is variable based on the policyholder's needs. The 31 day time period may be varied according to the policyholder's plan. The range is a minimum of 30 days and a maximum of 120 days.
4. Dependent Eligibility
 - a. This section, including the Effective Date of Dependent Insurance and the Delayed Effective Date provisions, will be included or excluded, based on the plan purchased by the policyholder.
 - b. If Dependent coverage is included, the second, third, and fourth paragraphs will be included or excluded based on the plan purchased by the policyholder.
5. Effective Date of Dependent Insurance:
 - a. The statement "Dependents will not be insured until you are insured" and bracketed sections labeled "For Benefit Amounts Not Requiring Evidence of Insurability" and "For Benefit Amounts Requiring Satisfactory Evidence of Insurability" will be included, excluded, or the language may vary to meet the needs of a particular policyholder.
 - b. If the section labeled "For Benefit Amounts Not Requiring Evidence of Insurability" is included; each item, in and of itself, is variable based on the policyholder's needs. The 31 day time period may be varied according to the policyholder's plan. The range is a minimum of 30 days and a maximum of 120 days.
6. Newborn Child Coverage: The section will only be included if dependent coverage is available under the plan purchased by the policyholder. The date coverage could begin varies between immediately upon birth or placement and an age of 15 days. The time period covered may vary based on the plan purchased by the policyholder. The minimum time period covered is 45 days and the maximum time period covered is 120 days.
7. Delayed Effective Date: This section could be added or excluded depending upon whether dependent coverage is offered under the plan purchased by the policy holder.

Changes in Coverage Provisions

1. When Coverage Amounts Change (Redetermination Date)
 - a. The amount of insurance will be redetermined on one of the following dates, based on the policyholder's request:
 - i) The policy anniversary; or
 - ii) The date a change occurs, or
 - iii) The first day of the policy month after a change occurs.
 - b. The content beginning with the phrase, "If benefits are based on your salary" will be included or excluded, depending on whether or not plan benefits are based on salary.
 - c. If the plan is salary based, one of the following variables will be included:
 - i) The policyholder must report current earnings for all covered persons under the policy on the policy anniversary; or
 - d. The policyholder must report updates to all covered person's earnings as they occur. If the plan is salary based, the covered person's salary will be used to set rates, set benefit amounts and limits and calculate premiums.
2. Delayed Effective Date of Change
 - a. The time basis of work will depend upon the policy purchased by the policyholder.
 - b. Bracketed content related to salary will be included or excluded, based on whether or not salary-based benefits are included.

Termination Provisions

1. Continuation of Insurance will be included or excluded to meet the needs of a particular policyholder.

If Continuation of Insurance is included, the following variables apply:

 - a. The range for the bracketed number in item 1. is 1 to 6.
 - b. The range for the bracketed number in item 2. is 6 to 12. Item number 2 can be omitted based on the policyholder plan.
2. Termination of Dependent Insurance:
 - a. This section will be included or excluded, based on whether or not dependent coverage is included in the plan purchased by the policyholder.
 - b. Item 4 may vary if the portability benefit is available under the plan purchased by the policyholder.
 - c. Item 5 may vary if the portability benefit is available under the plan purchased by the policyholder.
3. Continuation of Insurance for a Handicapped Dependent Child will be included or excluded, based on whether or not dependent coverage is included in the plan purchased by the policyholder. If it is included the following variable applies:
 - a. Bracketed age for dependent children will be varied according to the policyholder's plan. The range is a maximum of 30 years; but will never be less than as required by law.

Claim Provisions

1. The Beneficiary section will be included or excluded, based on whether the plan purchased by the policyholder includes accidental death benefits. The last sentence of the first paragraph of the Beneficiary section will be included or excluded, based on whether the plan purchased by the policyholder includes dependent accidental death benefits.

General Provisions

1. Other Insurance With Us may be included or excluded based on the requirements of the policyholder.

2. Policy Management, Duties of Covered Persons, is variable as follows: The bracketed language in Item 6 will be included or excluded, depending on whether the plan purchased by the policyholder includes disability benefits. Items 9, 10, and 11 will be included or excluded, depending on whether the plan purchased by the policyholder includes offsets for other income.

Waiver of Premium

1. This provision will be included or excluded, based on whether the plan purchased by the policyholder includes this benefit. If it is included the following variables apply.
2. The bracketed content in the first sentence will be revised to reflect the actual coverage sold.
 - a. The reference to age in item 2 is variable according to the policyholder's plan. The range is a minimum of age 50 to a maximum of age 70.
 - b. The time period in item 3. is variable according to the policyholder's plan. The range is a minimum of 30 days to a maximum of 180 days.
 - c. Item 6 may be omitted according to the policyholder's plan.
 - d. The last paragraph may be omitted if dependent coverage is not included in the plan.
3. Amount of Coverage: The bracketed content in the first sentence will be revised to reflect the actual coverage sold.
4. Gainful Occupation:
 - a. The reference to 80% is variable according to the policyholder's plan. The range is a minimum of 60% to a maximum of 80%.
 - b. The reference to 12 months is variable according to the policyholder's plan. The range is a minimum of 6 months to a maximum of 24 months.
5. Proof of Total Disability: The reference to 12 months is variable according to the policyholder's plan. The range is a minimum of 3 months to a maximum of 12 months
6. Termination of the Waiver of Premium Benefit:
 - a. The bracketed content in the item 1 will be revised to reflect the actual coverage sold.
 - b. Item 3 may be omitted based on the policyholders plan. The time period in Item 3 is variable according to the policyholder's plan. The range is a minimum of 6 months to a maximum of 48 months. Item 3 may also be revised to read "[1] year following the date you became disabled," and the range for "1" year would be from 1 to 5 years.
 - c. Item 4 may be omitted according to the policyholder's plan.
7. Termination of the Waiver of Premium Benefit for the Covered Dependent.
 - a. The provision will be included or excluded, depending on whether the plan purchased by the policyholder includes dependent coverage.
 - b. If Dependent coverage is included, item 3 may be omitted or the reference to 12 months in item 3 may vary according to the policyholder's plan. The range is a minimum of 12 months to a maximum of 36 months.

Portability Privilege

1. This provision will be included or excluded, based on whether the plan purchased by the policyholder includes a portability benefit. If it is included, the following variables apply.
 - a. The bracketed content will be included or excluded to reflect the actual coverage sold that includes the portability benefit
 - b. The phrases "and their spouse's" and "and children's" can be omitted or changed to "and their dependent's" if all dependents are eligible to port.
 - c. Item 2 will be included or excluded, based on the plan purchased by the policyholder.
 - d. The reference to age in item 2a is variable according to the policyholder's plan. The range is a minimum of age 70 to a maximum of age 90.

Specific Variables (continued)

- e. The reference to age in item 2b is variable according to the policyholder's plan. The range is a minimum of age 65 to a maximum of age 75.
- f. The second paragraph can be change to remove the reference Portability available upon policy cancellation based on the policyholders plan.
- g. In the third paragraph, first sentence, "Spouse's" and the phrase "and children's" will be included or excluded, based on the plan purchased by the policyholder. If dependent children are included, the second sentence would be removed.
- 2. Application and Premium Payment: The time period to apply for portability is variable according to the policyholder's plan. The range is a minimum of 30 days to a maximum of 90 days. The mode for payment of the portability premium is variable monthly, quarterly, semi-annually, or annually as determined by the policyholder.
- 3. Amount of Insurance: the words "spouse" and/or "or children" will be included or excluded based on eligibility for portability.
- 4. When Portability Ends
 - a. Item 2. will be included or excluded, depending on the plan purchased by the policyholder.
 - b. If item 2 is included, the reference years is variable according to the policyholder's plan. The range is a minimum of 1 year to a maximum of 10 years and may be subject to the age limitations in Items 4, 5 and 7 depending on the plan purchased by the policyholder.
 - c. In item 3, the phrase "The date the master contract terminates" will be included or excluded, based on the plan purchased by the policyholder.
 - d. Item 4 may be included or exclude based on the plan purchased by the policyholder.
 - e. The reference to age in item 4 is variable according to the policyholder's plan. The range is a minimum of age 70 to a maximum of age 90.
 - f. Item 5 may be included or exclude based on the plan purchased by the policyholder.
 - g. The references to age in item 5. are variable according to the policyholder's plan. The range is a minimum of age 65 to a maximum of age 75.
 - h. Item 7 will be included or excluded, depending on the plan purchased by the policyholder.
 - i. If item 7 is included, the references to "spouse" or "or child" will be included or excluded, depending on the plan purchased by the policyholder.
 - j. Item 8 will be included or excluded, depending on the plan purchased by the policyholder.
 - k. If item 8 is included, the reference to age is variable according to the policyholder's plan. The range is a minimum of age 65 to a maximum of age 90.
 - l. Bracketed content in the second paragraph will be revised to reflect the actual coverage sold.
- 5. Other Policy Provisions
 - a. The first sentence will be excluded if other benefit provisions do apply to insurance continued under the Portability Provision.
 - b. If this sentence is included, the referenced benefits may vary depending on the plan purchased by the policyholder.
- 6. Termination of the Policy: This provision will be included or excluded, depending on the plan purchased by the policyholder

Continuity of Coverage

This provision will be included or excluded, based on whether the plan purchased by the policyholder includes a continuity of coverage benefit. If it is included, bracketed language is variable to reflect the nature of the actual prior policy covering the insured.

Exclusions and Limitations

1. Pre-Existing Condition Limitation reference to number of months is variable according to the policyholder's plan. The range is a minimum of 6 months to a maximum of 24 months.
2. Exclusions may or may not apply to Accidents according to the policyholder's plan.
3. Any of the exclusions may be omitted if required by a policyholder's plan.
4. The definitions of "Participation in a riot", "Riot" and "War" will be omitted if the corresponding exclusion is omitted.
5. Geographic limitation may be included or excluded depending on a policyholder's particular plan.

Benefits

1. Either the second paragraph or the third paragraph will be included, but only one may be included at a time. If the second paragraph is included, "Schedule of Insurance" or "your application" may be included to reflect instances where the schedule pages are identical for all members of a particular group and variable benefit options are reflected in application forms

Module 1 – Hospital Care

The entire section may be included or excluded to meet the needs of a particular policyholder.

1. Hospital Admission:
 - a. The reference to number of hours in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 12 to a maximum of 23.
 - b. The final paragraph is variable to meet the needs of a particular policyholder.
 - c. The reference to the number of times in the first sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 10.
 - d. The reference to the number of times in the second sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 20.
 - e. The references to the number of days in the third sentence of the final paragraph are variable depending on the plan purchased by the policyholder. The range is a minimum of 30 and a maximum of 180.
2. Hospital Confinement:
 - a. The reference to number of hours in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 12 to a maximum of 23.
 - b. The reference to number of days in the third paragraph is variable according to the policyholder's plan. The range is a minimum of 15 to a maximum of 365.
 - c. The final paragraph is variable to meet the needs of a particular policyholder.
 - d. The reference to the number of times in the first sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 10.
 - e. The reference to the number of times in the second sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 20.
 - f. The references to the number of days in the third sentence of the final paragraph are variable depending on the plan purchased by the policyholder. The range is a minimum of 30 and a maximum of 180.
3. Intensive Care Benefit:
 - a. The reference to number of hours in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 12 to a maximum of 23.
 - b. The reference to number of days in the second paragraph is variable according to the

Specific Variables (continued)

- policyholder's plan. The range is a minimum of 3 to a maximum of 90.
 - c. The final two sentences in the second paragraph may be included or excluded according to the plan purchased by the policyholder.
 - d. The final paragraph is variable to meet the needs of a particular policyholder.
 - e. The reference to the number of times in the first sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 10.
 - f. The reference to the number of times in the second sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 20.
 - g. The references to the number of days in the third sentence of the final paragraph are variable depending on the plan purchased by the policyholder. The range is a minimum of 30 and a maximum of 180.
4. Ambulance Benefit:
- a. The reference to number of days in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 30 to a maximum of 180.
 - b. The reference to number of hours in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 24 to a maximum of 120.
 - c. The final paragraph is variable to meet the needs of a particular policyholder.
 - d. The reference to the number of times in the first sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 10.
 - e. The reference to the number of times in the second sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 20.

Module 2 – Surgical

The entire section may be included or excluded according to the plan purchased by the policyholder.

1. Surgery Benefit:
 - a. The maximum benefit in the first paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$10,000.
 - b. The third paragraph is variable to meet the needs of a particular policyholder.
 - c. The reference to the number of times in the first sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 10.
 - d. The reference to the number of times in the second sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 20.
 - e. The references to the number of days in the third sentence of the final paragraph are variable depending on the plan purchased by the policyholder. The range is a minimum of 30 and a maximum of 180.
2. Anesthesia Benefit:
 - a. The benefit may be included or excluded according to the plan purchased by the policyholder.
 - b. The percentage is variable according to the policyholder's plan. The range is a minimum of 5 to a maximum of 100.
3. Preoperative Visit Benefit:
 - a. The benefit may be included or excluded according to the plan purchased by the policyholder.
 - b. The percentage in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 1 to a maximum of 30.
 - c. The reference to number of days in item 3 is variable according to the policyholder's plan. The range is a minimum of 10 to a maximum of 90.

Specific Variables (continued)

- d. The final sentence may be included or excluded according to the plan purchased by the policyholder.
- e. If the final sentence is included, the number of visits is variable. The range is a minimum of 1 and a maximum of 10.
- 4. Second Surgical Opinion Benefit:
 - a. The benefit may be included or excluded according to the plan purchased by the policyholder
 - b. The percentage in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 1 to a maximum of 30.
 - c. The reference to number of days in item 3 is variable according to the policyholder's plan. The range is a minimum of 10 to a maximum of 90.
 - d. The final sentence may be included or excluded according to the plan purchased by the policyholder.
 - e. If the final sentence is included, the number of visits is variable. The range is a minimum of 1 and a maximum of 10.
- 5. Anesthesia Benefit:
 - a. The benefit may be included or excluded according to the plan purchased by the policyholder.
 - b. The final paragraph is variable to meet the needs of a particular policyholder.
 - c. The reference to the number of times in the first sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 10.
 - d. The reference to the number of times in the second sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 20.

Module 3 – Treatment

The entire section may be included or excluded according to the plan purchased by the policyholder.

- 1. Surgery Benefit:
 - a. The benefit may be included or excluded according to the plan purchased by the policyholder.
 - b. If included the bracketed material in the first paragraph will vary according to the plan purchased by the policyholder.
 - c. The reference to hours in the first paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 36 and a maximum of 120.
 - d. The second paragraph may be included or excluded according to the plan purchased by the policyholder.
 - e. The final paragraph is variable to meet the needs of a particular policyholder.
 - f. The reference to the number of times in the first sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 10.
 - g. The reference to the number of times in the second sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 20.
- 2. Physician Office Visit Benefit
 - a. Items 1 and 2 in the second paragraph may be included or excluded according to the plan purchased by a particular policyholder.
 - b. The final paragraph is variable to meet the needs of a particular policyholder.
 - c. The reference to the number of times in the first sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 10.
 - d. The reference to the number of times in the second sentence of the final paragraph is variable depending on the plan purchased by the policyholder. The range is a minimum of 1 and a maximum of 20.

Module 6 – Wellness Benefit

The entire section or each benefit in the section may be included or excluded to meet the needs of a particular policyholder.

1. Waiting Period:
 - a. The waiting period may be omitted.
 - b. If the waiting period is included, the reference to number of days is variable according to the policyholder's plan. The range is a minimum of 0 days to a maximum of 365 days.
2. Second Paragraph:
 - a. The phrase "After the Waiting Period" may be omitted if the waiting period is omitted.
 - b. The first reference to number of payments per calendar year in the second paragraph is variable according to the policyholder's plan. The range is a minimum of 1 to a maximum of 5
 - c. The phrase "covered employee and spouse" in the second paragraph may be changed to "Covered Person".
 - d. The second reference to number of payments per calendar year in the second paragraph is variable according to the policyholder's plan. The range is a minimum of 1 to a maximum of 10.

Certificate Riders

Accidental Death and Dismemberment [Off-The-Job] Benefit Rider, GVH-ADD (5-12)

1. The phrase “off-the-job” will be included or excluded based on the plan purchased by the policyholder.
2. The phrase “on January 1, 20013” in the third paragraph may be removed completely if the rider is effective on the same date as the original policy. The phrase and correct date will be included, if needed, to reflect the actual effective date of the rider.
3. Definitions:
 - a. Air Bag System definition: Will be included or excluded based on the plan purchased by the policyholder.
 - b. Automobile definition: Will be included or excluded based on the plan purchased by the policyholder.
 - c. Dismemberment definition: Will be included or excluded based on the plan purchased by the policyholder.
 - d. Off-the-Job Accident definition: Will be included or excluded based on the plan purchased by the policyholder.
 - e. Paralysis definition: Will be included or excluded based on the plan purchased by the policyholder.
 - f. Seatbelt definition: Will be included or excluded based on the plan purchased by the policyholder.
4. Exclusions and Limitations:
 - a. Any of the exclusions may be omitted if required by a policyholder’s plan.
 - b. The definitions of “Participation in a riot”, “Riot” and “War” will be omitted if the corresponding exclusion is omitted.
5. Benefits:
 - a. Either the first paragraph or the second paragraph will be included, but only one may be included at a time.
 - b. The reference to number of days in the third paragraph is variable according to the policyholder’s plan. The range is a minimum of 30 days to a maximum of 365 days.
6. Accidental Dismemberment Benefits:
 - a. The first reference to a percentage is variable according to the policyholder’s plan. The range is a minimum of 50% to a maximum of 100%.
 - b. The second reference to a percentage is variable according to the policyholder’s plan. The range is a minimum of 25% to a maximum of 100%.
 - c. The third reference to a percentage is variable according to the policyholder’s plan. The range is a minimum of 10% to a maximum of 50%.
7. Paralysis:
 - a. The first reference to a percentage is variable according to the policyholder’s plan. The range is a minimum of 25% to a maximum of 100%.
 - b. The second reference to a percentage is variable according to the policyholder’s plan. The range is a minimum of 25% to a maximum of 100%.
 - c. The third reference to a percentage is variable according to the policyholder’s plan. The range is a minimum of 25% to a maximum of 100%.
8. Coma Benefit:
 - a. The reference to number of days in the first paragraph is variable according to the policyholder’s plan. The range is a minimum of 1 day to a maximum of 30 days.
 - b. The reference to number of days in the third paragraph is variable according to the policyholder’s plan. The range is a minimum of 1 day to a maximum of 30 days.
 - c. The first reference to a percentage in the fourth paragraph is variable according to the

Specific Variables (continued)

- policyholder's plan. The range is a minimum of 3% to a maximum of 10%.
- d. The second reference to a percentage in the fourth paragraph is variable according to the policyholder's plan. The range is a minimum of 3% to a maximum of 10%.
- e. In the fourth paragraph, the phrase "or [3% - 10%] of the difference between the full benefit amount and the amount of any benefits paid for loss arising out of the same accident, whichever is less" will be included or excluded based on the plan purchased by the policyholder.
- f. The reference to number of months in the Item 2. of the fourth paragraph is variable according to the policyholder's plan. The range is the 11th month to the 100th month.
- g. The reference to number of straight months in the seventh paragraph is variable according to the policyholder's plan. The range is 11 straight months to 100 straight months.
- 9. Seat Belt Benefit:
 - a. The reference to a percentage in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 3% to a maximum of 100%.
 - b. The reference to an amount in the first paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$50,000.
 - c. The reference to an amount in the second paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$10,000.
- 10. Air Bag Benefit:
 - a. The reference to a percentage in the first paragraph is variable according to the policyholder's plan. The range is a minimum of 3% to a maximum of 100%.
 - b. The reference to an amount in the first paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$50,000.
- 11. Repatriation Benefit:
 - a. The reference to miles in Item 2. of the first paragraph is variable according to the policyholder's plan. The range is a minimum of 75 miles to a maximum of 150 miles.
 - b. The reference to an amount in Item 1. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of \$250 to a maximum of \$1,000.
 - c. The reference to a percentage in Item 2. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of 10% to a maximum of 100%.
 - d. The reference to an amount in Item 2. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$25,000.
- 12. Child Education Benefit:
 - a. The reference to number of days in Item 2. b. of the first paragraph is variable according to the policyholder's plan. The range is a minimum of 90 days to a maximum of 365 days.
 - b. The reference to percentage in Item 1. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of 3% to a maximum of 25%.
 - c. The reference to an amount in Item 1. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$25,000.
 - d. The reference to number of years in Item 2. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of 2 to a maximum of 6.
 - e. The reference to an amount in the fourth paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$10,000.
- 13. Child Care Center Benefit:
 - a. The reference to number of days in Item 2. b. of the first paragraph is variable according to the policyholder's plan. The range is a minimum of 90 days to a maximum of 365 days.
 - b. The reference to percentage in Item 1. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of 3% to a maximum of 25%.
 - c. The reference to an amount in Item 1. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$25,000.
 - d. The reference to number of years in the third paragraph is variable according to the policyholder's plan. The range is a minimum of 2 to a maximum of 6.

Specific Variables (continued)

- e. The reference to an amount in the fifth paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$10,000.
 - f. The references to a twelve-month period in the last paragraph are variable according to the policyholder's plan. The range is three-month to twelve-month.
 - g. The reference to the benefit in the last paragraph is variable according to the policyholder's plan. The available options are annual or semi-annual.
14. Spouse Training Benefit:
- a. The reference to number of days in Item 1. of the first paragraph is variable according to the policyholder's plan. The range is a minimum of 90 days to a maximum of 365 days.
 - b. The reference to percentage in Item 1. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of 3% to a maximum of 25%.
 - c. The reference to an amount in Item 1. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$25,000.
 - d. The reference to number of years in Item 2. of the second paragraph is variable according to the policyholder's plan. The range is a minimum of 2 to a maximum of 6.
 - e. The reference to an amount in the third paragraph is variable according to the policyholder's plan. The range is a minimum of \$1,000 to a maximum of \$10,000.

Accident Policy Elimination Rider, GHIP-ELIM (5-12)

- 1. Any or all of the exclusions may be included or excluded according to the policyholder's plan.
- 2. Bracketed material within included exclusions may be included or omitted to reflect a policyholder's plan.

Heart Attach and Stroke Benefit Rider, GHIP-HS (5-12)

- 1. The phrase "on January 1, 20013" in the third paragraph may be removed completely if the rider is effective on the same date as the original policy. The phrase and correct date will be included, if needed, to reflect the actual effective date of the rider.
- 2. Waiting Period Definition references to days in Items 1 and 2 are variable according to the policyholder's plan. The range is a minimum of 30 and a maximum of 90.
- 3. Benefits
 - a. Either the first paragraph or the second paragraph will be included, but only one may be included at a time.
 - b. Reoccurrence Benefit: references to days are variable according to the policyholder's plan. The range is a minimum of 90 and a maximum of 365.
 - c. Items 1 and 3 of the final paragraph will be included or excluded based on the plan purchased by the policyholder.
 - d. If included, the reference to days in Item 1 is variable according to the policyholder's plan. The range is a minimum of 30 and a maximum of 90.