

BE WELL. BE SMART. BE PROTECTED.

## heartcare plus rider benefits for maryland

Expanding your heartcare plus insurance policy beyond heart disease and stroke coverage is easy, just add one or both of the riders listed below.

### Cancer Initial Diagnosis Rider (CIDR1)

Pays a one-time benefit (\$5,000 for 1/2 unit of coverage or \$10,000 for one unit of coverage) when a covered person is positively diagnosed for the first time ever as having cancer (other than skin cancer) as defined in the rider. The first diagnosis must occur after the rider date and while the rider is in force on such covered person. This benefit is payable only once for each covered person.

### Hospital Intensive Care Rider (ICR90)

The optional hospital intensive care rider is not disease specific and pays a benefit for a covered confinement in a hospital intensive care unit for any covered illness or accident commencing while this rider is in force.

- Benefits paid in addition to other insurance coverage.
- Guaranteed renewable for life, subject to change in premiums by class.
- Pays a benefit when hospital intensive care confined to a Government or VA hospital.
- Choose 3 or 6 units of daily hospital intensive care unit confinement benefit.

#### *Description of Benefits*

- **Hospital Intensive Care Confinement Benefit** - \$100 each day for each unit of coverage (or \$50 each day for each unit at age 70 and for those confinements which commence on or after age 70) for intensive care unit confinement for any covered illness or accident, subject to a maximum of 45 days for each continuous hospital intensive care unit confinement.
- **Ambulance Benefit** - Actual charges for transportation by a licensed ambulance service to the hospital for admission to an intensive care unit. This benefit is not paid if an ambulance benefit is paid under the policy.

This premium insert is incomplete without brochure D-7718, which describes the benefits, exclusions and limitations of the heartcare plus insurance policy. This is not an application for coverage. Please see your agent for details. Benefits are subject to all of the terms, conditions and provisions of the policy and the riders. All terms defined and used in the policy apply to these riders unless otherwise provided in the riders. This insert highlights some features of the policy and riders, but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and the insurance company.

**Premiums for HeartCare Plus riders are on reverse.**

# heartcare plus rider pre-existing condition limitation, exclusions and other limitations for maryland

## Pre-existing Condition Limitations -

### Cancer Initial Diagnosis Rider (CIDR1)

We do not pay a benefit under the rider for a pre-existing condition as defined below during the 12 month period beginning on the date that person became a covered person.

A pre-existing condition is a condition not revealed in the application for which: symptoms existed within a 1 year period before the effective date of coverage; or medical advice or treatment was recommended by or received from a physician within the 1 year period before the effective date of coverage.

### Intensive Care Rider (ICR90)

If a covered person has a pre-existing condition as defined, we do not pay benefits for such conditions under the policy or any riders attached to the policy during the 12 month period beginning on the date that person became a covered person. If the loss is not due to a pre-existing condition, then the pre-existing condition limitation does not apply. All losses are subject to the Incontestability Provision.

No claim for loss incurred or disability (as defined in the policy) commencing after two years from the date of issue of this rider, shall be reduced or denied on the grounds that a disease or

physical condition, not excluded from coverage by name or specific description effective on the date of loss, had existed prior to the effective date of coverage of this rider.

## Exclusions/Limitations -

### Hospital Intensive Care Rider (ICR90)

We do not pay for intensive care confinement if you are admitted because of: an attempted suicide or intentional self-inflicted injury; or alcoholism or drug addiction except for any addiction sustained at the hands of or while being treated by a physician in the course of treatment for injury or sickness. We do not pay for confinements in any care unit that does not qualify as a hospital intensive care unit. The following do not qualify as “ Hospital Intensive Care Units” : progressive care units; or sub-acute intensive care units; or intermediate care units; or private room with monitoring; or step-down units; or any other lesser care treatment units.

### Cancer Initial Diagnosis Rider (CIDR1)

We do not pay a benefit under the rider for any disease other than cancer as defined in the rider.

# heartcare plus rider benefit premiums for maryland

HeartCare Plus premiums include the premiums for the HeartCare Plus policy. The number of units and the plan selected for the Cancer Initial Diagnosis Rider in Plans B and D is equal to the number of units and plan selected for the HeartCare Plus policy.

### Plan B - HeartCare Plus Policy (HSP2) adding 1/2 unit or 1 unit of Cancer Initial Diagnosis Rider (CIDR1)

INDIVIDUAL Weekly	FAMILY (if covered) Weekly	INDIVIDUAL Weekly	FAMILY (if covered) Weekly
1/2 unit	1/2 unit	1 unit	1 unit
\$3.38	\$6.61	\$6.75	\$13.22

INDIVIDUAL Monthly	FAMILY (if covered) Monthly	INDIVIDUAL Monthly	FAMILY (if covered) Monthly
1/2 unit	1/2 unit	1 unit	1 unit
\$14.62	\$28.64	\$29.24	\$57.28

Issue Ages 18-64.

Plan C - HeartCare Plus Policy (HSP2) adding \$300/day or \$600/day  
Hospital Intensive Care Rider (ICR90)

INDIVIDUAL Weekly		FAMILY (if covered) Weekly		INDIVIDUAL Weekly		FAMILY (if covered) Weekly	
1/2 unit \$300/day	1/2 unit \$600/day	1/2 unit \$300/day	1/2 unit \$600/day	1 unit \$300/day	1 unit \$600/day	1 unit \$300/day	1 unit \$600/day
\$2.66	\$3.42	\$5.27	\$6.80	\$4.56	\$5.32	\$9.02	\$10.55

INDIVIDUAL Monthly		FAMILY (if covered) Monthly		INDIVIDUAL Monthly		FAMILY (if covered) Monthly	
1/2 unit \$300/day	1/2 unit \$600/day	1/2 unit \$300/day	1/2 unit \$600/day	1 unit \$300/day	1 unit \$600/day	1 unit \$300/day	1 unit \$600/day
\$11.52	\$14.82	\$22.84	\$29.44	\$19.74	\$23.04	\$39.08	\$45.68

Issue Ages 18-64.

Plan D - HeartCare Plus Policy (HSP2) adding 1/2 unit or 1 unit of  
Cancer Initial Diagnosis Rider (CIDR1) and \$300/day or \$600/day  
Hospital Intensive Care Rider (ICR90)

INDIVIDUAL Weekly		FAMILY (if covered) Weekly		INDIVIDUAL Weekly		FAMILY (if covered) Weekly	
1/2 unit \$300/day	1/2 unit \$600/day	1/2 unit \$300/day	1/2 unit \$600/day	1 unit \$300/day	1 unit \$600/day	1 unit \$300/day	1 unit \$600/day
\$4.14	\$4.90	\$8.14	\$9.66	\$7.51	\$8.27	\$14.75	\$16.27

INDIVIDUAL Monthly		FAMILY (if covered) Monthly		INDIVIDUAL Monthly		FAMILY (if covered) Monthly	
1/2 unit \$300/day	1/2 unit \$600/day	1/2 unit \$300/day	1/2 unit \$600/day	1 unit \$300/day	1 unit \$600/day	1 unit \$300/day	1 unit \$600/day
\$17.92	\$21.22	\$35.24	\$41.84	\$32.54	\$35.84	\$63.88	\$70.48

Issue Ages 18-64.

Name: \_\_\_\_\_

The HeartCare Plus Policy Plan You Have Selected

- ☐ Plan B
- ☐ Plan C
- ☐ Plan D
- ☐ Individual
- ☐ Family
- ☐ 1/2 unit
- ☐ 1 unit
- ☐ \$300/day ICR90
- ☐ \$600/day ICR90

Total Premium

Premium: \_\_\_\_\_

- ☐ Weekly
- ☐ Monthly

# heartcare plus brochure variations for maryland

In brochure D-7718, Second Surgical Opinion is deleted in its entirety and replaced with:

EXPLANATION OF BENEFITS	1/2 UNIT	1 UNIT
<i>Second Surgical Opinion</i> Amount shown for a second opinion obtained after a positive diagnosis that results in the physician recommending surgery for a covered illness. This limit does not apply if an objective second opinion is given when required by a utilization review program under the Health General Article.	\$50	\$100

In brochure D-7718, Termination of Insurance is deleted in its entirety and replaced with:

*Termination of Insurance*

If the insured's spouse is a covered person, the spouse's coverage ends upon the due date following valid decree of divorce. If your child is a covered person, the child's coverage ends on the policy anniversary next following the date the child is no longer eligible, which is either when the child marries or reaches age 21 (25 if a full time student at an educational institution of higher learning beyond high school). Coverage does not terminate on an unmarried child or grandchild who: 1. is incapable of self-sustaining employment by reason of mental incapacity or physical handicap; 2. became so incapacitated prior to the attainment of the limiting age for eligibility under this policy; and 3. is chiefly dependent upon you for support and maintenance. Dependent coverage continues as long as this policy remains in force and the dependent child remains in such condition.

In brochure D-7718, the Exclusions and Limitations are deleted in their entirety and replaced with:

*Exclusions and Limitations*

This policy provides benefits only for Heart Attack, Heart Disease or Stroke. If a covered confinement is due to more than one covered condition, benefits will be payable as though the confinement were due to one condition. If a confinement due to a covered disease is also due to a condition that is not covered, benefits will be payable only for the part of confinement attributable to the covered condition.



HeartCare Plus Insurance Policy provided by form HSP2, or state variations thereof. The Cancer Initial Diagnosis Rider provided by form CIDR1, or state variations thereof. The Intensive Care Rider provided by form ICR90, or state variations thereof. Underwritten by American Heritage Life Insurance Company. Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a wholly-owned subsidiary of The Allstate Corporation. ©2003 American Heritage Life Insurance Company  
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