

**CRITICAL ILLNESS BENEFIT
LIMITATIONS AND EXCLUSIONS**

Underwritten by National Union Fire Insurance Company of Pittsburg, PA. C22577DBG.

Maximum Benefit Amount per Insured Person:

Class IV : All active "Premier" plan members in good standing under age 70

Member: \$10,000

Critical Illness Diagnosis Benefit Percentage of Critical Illness	Maximum Benefit Amount
Life Threatening Cancer - More than 90 days after Effective Date	100%
Life Threatening Cancer -Within first 90 days of coverage	10%
Heart Attack	100%
Kidney (Renal) Failure	100%
Stroke	100%

The following Rider is attached to and made part of the coverage under the Policy as of the Policy Effective Date. The Rider is subject to all provisions, limitations and exclusions of the Policy that are not specifically modified by the Rider(s).

Enhanced Diagnosis Benefit Maximum Benefit Amount	Percentage of Critical Illness
Coma	100%
Coronary Artery Bypass	25%
Loss of Sight, Speech or Hearing	100%
Major Organ Transplant	100%
Paralysis - Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Severe Burn – Face, Neck, and Head	99%
Severe Burn – Hand and Forearm Below Elbow Joint (Right)	22.5%
Severe Burn – Hand and Forearm Below Elbow Joint (Left)	22.5%
Severe Burn – Upper Arm Below Shoulder Joint to Elbow Joint (Right)	13.5%
Severe Burn – Upper Arm Below Shoulder Joint to Elbow Joint (Left)	13.5%
Severe Burn – Torso Below Neck to Shoulder Joints and Hip Joints (Front)	36%
Severe Burn – Torso Below Neck to Shoulder Joints and Hip Joints (Back)	36%
Severe Burn – Thigh Below Hip Joint to Knee Joint (Right)	9%
Severe Burn – Thigh Below Hip Joint to Knee Joint (Left)	9%
Severe Burn – Foot and Lower Leg Below Knee Joint (Right)	27%
Severe Burn – Foot and Lower Leg Below Knee Joint (Left)	27%

REDUCTION SCHEDULE

The amount payable for a Critical Illness will be reduced by 50% if an Insured Person is age 65 or older on the date the benefit becomes payable.

PRE-EXISTING CONDITION LIMITATION

Benefits are not payable in connection with a Pre-Existing Condition during the initial 12 consecutive months the Insured Person has been enrolled for coverage, including any waiting period for coverage eligibility. A Critical Illness resulting from a Pre-Existing Condition commencing thereafter will be covered unless otherwise excluded by the Policy.

A Pre-Existing Condition means any illness or injury for which an Insured Person received any Diagnosis, medical advice or treatment or had taken any prescription medicines during the 12 months immediately preceding the effective date of the Insured Person's coverage under the Policy.

EXCLUSIONS

The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. the Insured Person's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempt at intentionally self-inflicted injury or sickness;
2. the Insured Person being under the influence of drugs or intoxicants unless taken at the direction of the Physician;
3. the Insured Person's commission of or attempt to commit a felony;
4. the Insured Person's voluntary participation in any riot or civil insurrection;
5. declared or undeclared war, or any act of declared or undeclared war in the United States and Canada; or
6. any illness specifically excluded from the definition of any Critical Illness.