

Vital Guard Plan Disclaimers

Health Depot Association is a membership organization organized under the nonprofit corporations laws of the State of Arizona. These benefits are provided under a group accident insurance policy underwritten by Catlin Insurance Company, Inc. under Policy Form Series: AHAG 051 (In LA, AHAG AS050) and Rider Form Series AHAG 401 and AHAG 407 and issued to **Health Depot Association** as the group master policyholder. You must be a member of Health Depot Association to access these benefits. **This insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage.** This brochure contains only a brief description of coverage and is not a contract. All benefits provided by this insurance are subject to the terms, definitions, exclusions and limitations of the group policy and any riders. In some circumstances benefits provided will vary as required by state law. The insurer has the right to increase premium rates and has the option to cancel coverage. **This insurance is not available in AK, CO, CT, DC, HI, ID, IN, LA, ME, MD, MA, MN, MO, MT, NV, NH, NJ, NY, NC, OR, SD, TN, TX, UT, VT, WA.**

The Group Accident, Critical Illness and and Disability Insurance benefits provide off-the-job coverage only. The Disability Insurance benefit offers Primary Member coverage only.

Dependent Child(ren) are covered from birth to 19 years old; up to 23 years old if enrolled in a school as a full-time student and primarily supported by the Member.

Spouse includes Domestic Partner if a lawful spouse.

¹**Group Accident Medical Insurance contains a Pre-Existing Condition limitation. Please read your Certificate carefully for full details.**

Any benefits payable under the Additional Accident Benefits are paid in addition to any other Accidental Death and Dismemberment benefits payable. We will pay the Usual and Customary charges for Medically Necessary Covered Medical Services after the Deductible is satisfied incurred by the Covered Person resulting from a Covered Accident. The first treatment or service must occur within 90 days of the Covered Accident and all subsequent treatments must be incurred within 52 weeks of the Covered Accident. Benefits will be paid up to the amount stated in the Schedule of Benefits.

²**The Accident Disability Income is not available in the state of California. Members residing in CA will not have access to the Disability benefit. The Disability Income Insurance provides coverage for the Primary Member only. Spouse and Dependent Children are NOT covered under this benefit.** We will pay weekly benefits, up to 50% of the Covered Person's Base Annual Earnings shown in the Schedule of Benefits, subject to the conditions and exclusions described below, to the Covered Person whose Total Disability results: directly and independently of all other causes from; and within 31 days of; a Covered Accident. Weekly disability benefits will begin when the Totally Disabled Covered Person satisfies the Benefit Waiting Period shown in the Schedule of Benefits and will end on the earliest of the date he:

1. dies;
2. is no longer Totally Disabled;
3. fails to provide certification by a Physician that he remains Totally Disabled;
4. is eligible to receive Accidental Death and Dismemberment benefits for the same Covered Accident;
5. reaches the end of the Maximum Benefit Period shown in the Schedule of Benefits.

For purposes of this benefit: **Base Annual Earnings** means the Covered Person's base annual earnings excluding: overtime; bonuses; tips; commission; and special compensation.

³**Group Critical Illness Insurance contains a Pre-Existing Condition limitation. Please read your Certificate carefully for full details.**

We will pay the benefit shown in the Schedule of Benefits:

1. if the Covered Person is diagnosed for the first time by a Physician as having a Covered Condition and the diagnosis is made while the Coverage is in force; and
2. if the Covered Condition is not a Pre-Existing Condition; and
3. if the Covered Condition is first diagnosed after 90 days from the Covered Person's effective date;
4. if none of the exclusions or limitations described in the Coverage or Policy apply; and
5. if the Covered Person survives for a period of not less than 30 days after the first diagnosis of a covered Critical Illness.
6. if the Covered Person signs up for coverage prior to Age 65.
7. if the Covered Person is less than Age 70.

The benefit amount will be reduced by 50% when the Covered Person reaches Age 65.

Only the conditions listed are payable under this benefit rider. If a condition is not shown, no benefits will be paid for that illness.

⁴**Accidental Death and Dismemberment** benefits are provided under the coverages listed. Any benefits payable under them are as shown in the Schedule of Covered Losses and are not paid in addition to any other Accidental Death and Dismemberment benefits.