

Blanket Group Critical Illness Benefit

The Maximum Critical Illness Benefit will be paid to an Insured for the Medically Necessary treatment of a First Occurrence of a Specified Critical Illness or Specific Critical Illness Surgery while covered under the Blanket Group Specified Critical Illness and Specified Critical Illness Surgery Policy, as specified in the Blanket Group Policy Schedule.

Diagnosis of a First Occurrence of a Blanket Group Specified Critical Illness or Specified Critical Illness Surgery must occur after the Effective Date and must comply with the Critical Illness Benefit Payment Requirements and must include a Definitive Diagnosis by a Provider accompanied by documentation supported by clinical, radiological, histological and laboratory evidence satisfactory to the Company. The Company may, at its expense, require an examination or further tests by a Provider of its choice.

Limitations

In addition to any other provisions of the Blanket Group Specified Critical Illness and Specified Critical Illness Surgery Policy, Benefits and coverage are limited as follows:

1. We will pay Benefits listed in the CRITICAL ILLNESS BENEFITS Section of the Blanket Group Specified Critical Illness and Specified Critical Illness Surgery Policy that occur after the first thirty (30) days as defined in the definition of Effective Date;
2. The Maximum Critical Illness Benefit as specified in the Blanket Group Policy Schedule;
3. The Maximum Critical Illness Benefit will be reduced by fifty percent (50%) when the applicable Insured is age sixty-five (65) or older, based on the Insured's most recent birthday, on the date the Benefit becomes payable; and
4. For an Insured, Benefits payable under the CRITICAL ILLNESS BENEFIT provision for Critical Illness will not exceed the Maximum Critical Illness Benefit shown on the Blanket Group Policy Schedule.

Exclusions

This Blanket Group Specified Critical Illness and Specified Critical Illness Surgery Policy does not provide any Benefit, coverage or payment for any loss caused by, in whole or in part, contributed to or resulting from, directly or indirectly, any of the following incidents, events, occurrences or activities involving such Insured:

1. any Specified Critical Illness or Specified Critical Illness Surgery suffered, diagnosed and/or sustained by an Insured prior to the Effective Date;
2. any medical conditions that is not a Specified Critical Illness or Specified Critical Illness Surgery;
3. a diagnosis which is made outside the United States, unless a Definite Diagnosis of a Specified Critical Illness or a Specified Critical Illness Surgery is confirmed in the United States;
4. war, or any act of war, regardless of whether war is actually declared;
5. serving in one of the branches of the armed forces of any foreign country or any international authority;
6. an Insured being intoxicated or under the influence of alcohol or any drug, narcotic or hallucinogens unless administered via a prescription and on the advice of a Provider, and taken in accordance with the limits of such advice. An Insured is conclusively determined to be intoxicated by drug or alcohol if (i) a chemical test administered in the jurisdiction where the loss or cause of loss occurred is at or above the legal limit set by that jurisdiction or (ii) the level of alcohol was such that a person's coordination, ability to reason, was impaired, regardless of the legal limit set by that jurisdiction;
7. intentionally self-inflicted Injury, suicide or any suicide attempt while sane or insane;
8. travel by or participation in aviation, except as fare-paying passenger traveling on a regular scheduled commercial airline flight;
9. participating in a felony, riot or insurrection;
10. engaging in any illegal activity;
11. the unintended or accidental results of any surgery or operation performed either for cosmetic purposes or in an attempt to surgically treat any Specified Disease/Illness or Injury;
12. intentional inhalation or ingestion of any poison, gas or fumes;
13. participating, as driver or passenger, in any competition, race or speed contest, including sanctioned practice thereof, of any land or water vehicle;
14. an expense that exceeds the amount of the Lifetime Maximum Benefit;
15. the operation by such Insured of any motor vehicle without the permission/consent of the owner of such vehicle;
16. the operation by such Insured of any motor vehicle without a valid operators license/permit; and
17. bacterial or viral infection.