



# HOSPITAL INTENSIVE CARE CONFINEMENT BENEFIT

POLICY SERIES GRI-2015 (1/03) OR RIDER SERIES GR-2015 (1/03) OR (12/06), WITH STATE SPECIFIC VERSIONS.

## — YOU MAY SELECT ANY OF THESE BENEFIT LEVELS —

For the Intensive Care Confinement, we pay your actual charges up to<sup>1</sup>:

BASIC	GREEN	GOLD
<b>\$300/Day</b> <b>\$9,000/Month</b> (based on a 30 Day stay)	<b>\$600/Day</b> <b>\$18,000/Month</b> (based on a 30 Day stay)	<b>\$900/Day</b> <b>\$27,000/Month</b> (based on a 30 Day stay)

### ○ HOSPITAL STEPDOWN CARE UNIT CONFINEMENT BENEFIT

For Stepdown Care Unit Confinement, we pay actual charges up to <sup>1</sup>50% of your Intensive Care Confinement benefit.

### ○ 30 DAYS OF CONTINUOUS PROTECTION

Benefits paid beginning on 1st Day for an Injury and 2nd Day for any Sickness for up to 30 Days of continuous confinement, whether in an ICU or Stepdown Unit or a combination of both. Benefits reduce 50% on or after the first day of the month following a Covered Person's 70th birthday.

*If offered as a rider, this benefit is available only if elected and is offered at an additional premium. Premium and benefits will vary with the plan selected. <sup>1</sup>Benefit paid regardless of actual charges in SC, TN, TX (riders attached to Heart policies), and VA.*

## EXCEPTIONS, EXCLUSIONS, AND LIMITATIONS FOR INTENSIVE CARE UNIT

**This Policy/Rider will not pay benefits for care and treatment in any type of Hospital room, ward or unit other than an ICU or Stepdown Unit located in Canada or the United States or its possessions (international for TX rider; United States only for VA rider) or that is rendered after your coverage terminates.** In TX and VA, benefits are not payable for care and treatment received outside the United States (or its possessions in VA), if the Covered Person traveled to the location for the purpose of receiving medical services, drugs, or supplies (TX only). Except in PA and VA, if an Intensive Care Confinement due to a Sickness is First Manifested (in PA, "Medically Diagnosed"; in VA, "Manifested") within the first 30 days following the Coverage Effective Date, benefits for that specific condition will only be paid for Intensive Care Confinement which occurs more than 2 years (31 days in OK and VA; 1 year in CA, ID, NC, and WV; 3 years in DC and NV) after the Coverage Effective Date. Subsequent periods of confinement for the same or related cause are considered a continuation of the first confinement unless separated by 30 or more days. A Day must include an overnight stay. Hospital generally does not include a nursing home, convalescent home, or extended care facility.

**Exclusions and Limitations.** In general, no benefits are payable for Intensive Care Confinement due to suicide or intentionally self-inflicted Injury, war or any act of war, participation in riots or civil commotion (not applicable in MD), service in the armed forces or units auxiliary thereto, drug addiction or chemical dependency (not applicable in CA), alcoholism (not applicable in CA), legal intoxication or the influence of any narcotic or any hallucinogenic drug unless prescribed by the Covered Person's Physician, (not applicable in MD; "hallucinogenic drug" not applicable in PA), mental or nervous disorder without demonstrable organic cause, commission or attempted commission of a felony (not applicable in MD), while engaging in an illegal occupation (not applicable in MD), or childbirth or pregnancy unless the cause of loss relating to pregnancy meets the definition of Complications of Pregnancy. False labor, occasional spotting, physician prescribed rest, morning sickness, preeclampsia, and similar conditions that occur in a difficult pregnancy generally are not Complications of Pregnancy for which benefits are payable. **Benefits are paid at 50% of the plan amount on or after the first day of the month following the Covered Person's 70th birthday.**

This Policy/Rider does not cover any ICU Confinement resulting from a preexisting condition for the first 2 years (6 months in NM; 1 year in CA, ID, NC, VA, and WV; 3 years in DC, NV, and PA) after the Coverage Effective Date. "Preexisting Condition" (except in SC) means a condition, whether known or unknown ("whether known or unknown" not applicable in NM, MD, and WV), for which: [1] medical advice or treatment for Sickness was recommended by or received from a Physician within the 1-year (6-month in ID and NM; 2-year in WV; 5-year in OK and PA) period before the Coverage Effective Date, or [2] (except in CA, NC, and PA) for which symptoms of Sickness existed within the 1-year (6-month in ID and NM; 2-year in WV) period before the Coverage Effective Date that would cause an ordinarily prudent person ("person" in DC) to seek diagnosis, care or treatment. In NC, part [2] of "Preexisting Condition": [2] which was First Manifested, as defined in the Policy to which this Rider is attached, within the 1-year period before the Coverage Effective Date for the Covered Person. In SC, "Preexisting Condition" means a condition misrepresented or not revealed in the application and for which symptoms existed prior to the effective date of coverage that would cause an ordinarily prudent person to seek diagnosis, care or treatment or for which medical advice or treatment was recommended by or received from a Physician.

*This brochure is only a summary. The actual policy/rider provisions will control. Refer to your policy and any attached riders for a complete detail of all exclusions and limitations and for important definitions of capitalized terms. Read your policy/rider carefully. If you are not satisfied, you have 10 days after you receive your policy to return it to us or our Agent. The premium paid will be refunded, and the policy will be void from its date of issue. In many states, any dispute under this policy/rider shall be resolved by negotiation, mediation or arbitration under the Dispute Resolution Program described in the policy/rider, rather than judicial proceedings. See your policy for details.*

