

CancerCare Limitations and Exclusions

Persons with a prior history of cancer and those diagnosed within 30 days of the coverage effective date will not be covered. Persons previously diagnosed with an elevated PSA (Prostate-Specific Antigen) test result will not be covered for prostate cancer or its metastasis. Persons with a history of non-melanoma skin cancer are covered for all types of cancer except skin cancer. Persons with a history of any melanoma cancer will not be covered. This plan covers losses resulting from cancer only. Cancer does not include premalignant conditions, conditions with malignant potential or pre-leukemic conditions. The benefits described in this brochure are contained in policy series C15POLRCO and C17POL-CO. This brochure is not an insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully.

CardiCare Limitations and Exclusions

Persons with a prior history of heart disease, heart attack or stroke and those diagnosed within 30 days of the coverage effective date will not be covered. This policy only covers loss due directly to heart disease, heart attack or stroke. The First Occurrence benefit is not paid for heart disease. Benefits are not payable for any day of hospitalization unless the day of hospitalization is a direct result of heart disease, heart attack or stroke. Benefits paid for any one person will not exceed the maximum benefits shown in the Policy regardless of the number of types of heart disease, heart attacks or strokes. The benefits described in this brochure are contained in policy series H11POL-CO. This brochure is not an insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully

ICU

Limitations and Exclusions • Persons with a previously diagnosed or treated stroke or heart condition: ù Will not be paid benefits for a heart/stroke related hospitalization. ù Will be paid benefits for up to 7 days for hospitalizations resulting from any other sickness, disease or accident. • Benefits will not be paid for loss incurred during the 12 month period following the coverage effective date for any accident or sickness contributed to, caused by or resulting from a pre-existing condition. A pre-existing condition is an injury or sickness for which a person incurred charges, received medical treatment, consulted a health care professional, or took prescription drugs within the 12 months immediately preceding the effective date of coverage. • This plan does not pay benefits for any accident or sickness contributed to, caused by or resulting from: ù A hospitalization or loss which began before your effective date. ù Injuring or attempting to injure yourself, or a covered spouse or child intentionally, while sane. ù Committing or attempting to commit suicide, while sane. ù Committing or attempting to commit a felony, or being engaged in an illegal occupation. ù Being intoxicated or under the influence of any narcotic or other illegal substance, unless taken on the advice of a physician and according to the physician's instructions. • Children born within 10 months of the policy effective date will not be covered for any period of ICU or Step Down Unit hospitalization that occurs or begins during the first 30 days of that child's life. • The Vehicular Accident Benefit covers accidents resulting from riding in, operating or being struck by an automobile, bus, truck, train or commercial airplane. This benefit does not include accidents resulting from riding in, operating or being struck by an all-terrain vehicle (ATV), motorcycle, tractor, or other farm equipment, construction equipment, boat or other water conveyance, private airplane or glider.

InjurCare Limitations and Exclusions

We will not pay benefits for an accidental injury or death contributed to, caused by, or resulting from: Your participating in war or any act of war, declared or not. Your committing or attempting to commit suicide, while sane. Your injuring or attempting to injure yourself or a covered spouse or child intentionally, while sane. Your having any disease or bodily/mental illness or degenerative condition. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness. Your riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test, or while testing any vehicle on any race course or speedway. Your operating, learning to operate, serving as a crew member on, or jumping from any aircraft, including those which are not motor-driven. Your being legally intoxicated or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a physician and according to the physician's instructions. Having a blood alcohol level that exceeds the level permitted by the laws of the state where the accident occurs which pertain to driving a motor vehicle will be presumptive proof of intoxication. Your participating or attempting to participate in a felony or working at an illegal job. Your participating in professional or semi-professional sports. Your participating for money in a rodeo event. The benefits described in this brochure are contained in policy series A10POL-CO. This brochure is not an insurance contract. The policy explains in detail the rights and L

Indemnicare Limitations and Exclusions

We will not pay benefits for:

- Participating in war or any act of war, declared or not, or participating in or contracting with the armed forces of any country or international authority. We will return the prorated Premium for any period not covered by this policy when you are in such service.
- Committing or attempting to commit suicide, regardless of mental capacity.
- Injuring or attempting to injure yourself intentionally, regardless of mental capacity.
- Operating, learning to operate, serving as a crew member on, jumping or falling from any aircraft, including those which are not motor-driven.
- Participating in professional or semi-professional sports including a rodeo event. Sports also includes riding in or driving any motor-driven vehicle in a race, stunt show or speed test or while testing any vehicle on any race course or speedway.
- Loss due to normal pregnancy within 10 months of the effective date. Loss due to complications of pregnancy will be paid the same as any other sickness.
- Children born within 10 months of the effective date will not be covered for any period of Confinement that occurs or begins during the first 30 days of life.
- Cosmetic surgery that is not for the diagnosis or treatment of sickness or accidental injury based upon generally accepted medical practice.
- Gastropasty, Gastric Banding or any other stomach reduction surgery by any other name or any complications relating to such surgery.
- Being legally intoxicated by the laws of the state or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a Physician and according to the Physician's instructions.
- Alcoholism, drug abuse or chemical dependency.
- Participating or attempting to participate in an illegal act, or working at an illegal job.
- Having any Pre-existing Condition not otherwise excluded by name or specific description. Benefits will not be paid for such conditions under this policy which occur during the first year following your coverage effective date.
- The treatment of any mental, nervous or emotional disorder.
- Confinements which begin prior to 12:00pm (Eastern standard time) on the date you become insured under this policy. This is a solicitation for

Diabetics – there is a potential for exclusion for the first year after enrollment for payable benefit if the ICU confinement is linked to Diabetes. After the first year, that limitation will be lifted.