Specialty Benefits

Group Products
Underwritten by Dearborn Life Insurance Company

Voluntary Critical Illness Insurance

Employee Benefit Booklet

EMERGING MARKETS

EAB1000113-0001

Class 1-01

Dearborn Life Insurance Company's group insurance products are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

Specialty Benefits group insurance products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life is a separate company and does not provide Blue Cross Blue Shield of Michigan products and is financially responsible for the products it issues.

Dearborn Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

10/29/2024

Dearborn Life Insurance Company

Administrative Office:
701 E. 22nd Street
Lombard IL 60148

(A stock life insurance company, herein called "We" "Us" or "Our")

Having issued Group Policy No. EAB1000113-0001

(herein called the *Policy*)

to

EMERGING MARKETS

(herein called the *Policyholder*)

GROUP CRITICAL ILLNESS INSURANCE CERTIFICATE

CERTIFIES that *You* are insured, if *You* qualify under the ELIGIBILITY AND EFFECTIVE DATES provision, and remain insured in accordance with the terms of the *Policy. Your* insurance is subject to all the definitions, limitations and conditions of the *Policy*, and it takes effect as stated in the ELIGIBILITY AND EFFECTIVE DATES provision.

This *Certificate* describes *Your* eligibility for benefits and the terms and provisions of the *Policy.* It replaces and cancels any other *Certificate* previously issued to *You* under the *Policy.*

If the terms and provisions of this Group Insurance *Certificate* (issued to *You*) are different from the *Policy* (issued to the *Policyholder*), the *Policy* will govern. *Your* coverage may be canceled or changed in whole or in part under the terms and provisions of the *Policy.*

READ THIS CERTIFICATE CAREFULLY

Signed for Dearborn Life Insurance Company

Secretary

President

Voluntary Group Critical Illness Insurance Certificate

with

Dependent Critical Illness Benefits

Non-Participating

THIS IS A LIMITED BENEFIT CERTIFICATE. IT PROVIDES CRITICAL ILLNESS INSURANCE COVERAGE. THERE IS NO COVERAGE FOR HOSPITAL, MEDICAL-SURGICAL OR MAJOR MEDICAL EXPENSES.

THIS TYPE OF PLAN IS NOT CONSIDERED "MINIMUM ESSENTIAL COVERAGE" UNDER THE AFFORDABLE CARE ACT AND THEREFORE DOES NOT SATISFY THE INDIVIDUAL MANDATE THAT YOU HAVE HEALTH INSURANCE COVERAGE.

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SCHEDULE OF BENEFITS

POLICYHOLDER:	EMERGING MARKETS
POLICY NUMBER:	EAB1000113-0001
POLICY EFFECTIVE DATE:	January 1, 2019 - Rebranded: November 1, 2024
ENROLLMENT PERIOD:	10/1-10/31

ELIGIBILITY: **Class # 01**	All full-time and regular part-time Employees of the Policyholder working in the United States of America who are Actively at Work for the Policyholder and who have completed the Eligibility Waiting Period are eligible for the insurance. A full-time *Employee* is one who regularly works a minimum of 20 or 30 hours per week for the *Policyholder.* Part-time, seasonal and temporary *Employees* of the *Policyholder* are not eligible.		
Eligibility Waiting Period:	Current *Employees*:	None	
	New *Employees*:	None	
Policyholder Contribution:	*Voluntary* Critical Illness		0% of premium
	Voluntary Dependent Critical Illness		0% of premium

00001-SOB

CRITICAL ILLNESS:

Employee Voluntary Critical Illness Amount	Incremental selection from a minimum of $5,000 to a maximum of $20,000 in increments of $5,000
Employee Guarantee Issue Amount	*Voluntary*: $20,000 available to all *Employees* at each *Enrollment Period* without *Evidence of Insurability* Amounts in excess of the Guarantee Issue Amount are subject to satisfactory *Evidence of Insurability*
Reduction of Benefits	*Voluntary* Group *Critical Illness Insurance* benefits reduce by 35% at age 65 and further reduce by 50% of the original amount at age 70. Benefits terminate at retirement.
Portability	
Benefit Eligibility	*Voluntary*
Insured Eligibility	*Employee, Spouse*
Portability Benefit Duration	Age 65

DEPENDENT CRITICAL ILLNESS:

Guarantee Issue Amount	*Spouse Voluntary*: $10,000 available to all *Dependents* at each *Enrollment Period* without *Evidence of Insurability* *Dependent* child *Voluntary*: $10,000 available to all *Dependents* at each *Enrollment Period* without *Evidence of Insurability*
Spouse Amount	*Voluntary*: Incremental selection from a minimum of $2,500 to a maximum of $10,000 in increments of $2,500, not to exceed 50% of the *Employee* amount
Dependent child Amount	*Voluntary*:

	Incremental selection from a minimum of $2,500 to a maximum of $10,000 in increments of $2,500, not to exceed 50% of the *Employee* amount

00002-SOB

COVERED CONDITIONS SCHEDULE:

Covered Condition	**Benefit Percentage**
Benign Brain Tumor	100%
Coma	100%
End Stage Renal Failure	100%
Heart Attack	100%
Major Heart Surgeries	25%
Loss of Speech, Sight or Hearing	100%
Major Burns	100%
Major Organ Transplant	100%
Paralysis	100%
Stroke	100%
Carcinoma in situ	25%
Invasive Cancer	100%

00003-SOB

ELIGIBILITY AND EFFECTIVE DATE PROVISIONS

Who is eligible for this insurance?

The eligibility for this insurance is as indicated in the Schedule of Benefits.

The *Eligibility Waiting Period* is further defined in the Schedule of Benefits.
00001

When does Your Contributory insurance become effective?

You may apply for *Voluntary* insurance coverage during the annual Enrollment Period as indicated in the Schedule of Benefits. *Your* coverage will be effective as indicated below, if *You* are *Actively at Work* on that date.

Your Contributory coverage for amounts up to the Guarantee Issue Amount will become effective on the latest of the following dates, if *You* are *Actively at Work* on that date:

1. If *You* enroll for coverage prior to the *Policy* effective date, the *Policy* effective date;
2. If *You* enroll for coverage within 31 days of *Your* eligibility date, on the first of the month that falls on or next follows the date *You* sign the *Enrollment Form*;
3. If *You* do not enroll for coverage within 31 days after *Your* eligibility date, *You* must wait until the next *Enrollment Period* to apply, unless *You* qualify because of a *Change in Family Status.*
    a. Initial requests for coverage or requests for changes to existing coverage made during the *Enrollment Period* will become effective on the *Policy* anniversary date.
    b. Coverage requested within 31 days of a *Change in Family Status* will become effective on the first of the month that falls on or next follows the date *You* sign the *Enrollment Form.*
    c. If *You* do not enroll for coverage within 31 days after *Your* eligibility date, *You* are considered a late applicant and must furnish *Evidence of Insurability* before coverage can become effective. Coverage for a late applicant will become effective on the date the *Evidence of Insurability* is approved and *We* provide written notice of approval.

Enrollment Form means the application *You* complete and submit to apply for coverage under the *Policy*.
00003 MI

When is Evidence of Insurability required?

Evidence of Insurability is required if:

1. *You* are a late applicant, which means *You* enroll for insurance more than 31 days after *Your* eligibility date; or
2. *You* voluntarily canceled *Your* insurance and choose to reapply; or
3. *Your* coverage amount exceeds the Guarantee Issue Amount as set forth in the Schedule of Benefits; or
4. *You* apply to increase *Your* coverage amount between *Enrollment Periods*.

Receipt of premium does not constitute acceptance and does not guarantee issuance of any benefit amount. *Your* coverage will become effective on the date the *Evidence of Insurability* is approved and *We* provide written notice of approval to *You* or the *Policyholder*.

Evidence of Insurability means a statement of *Your* medical history used to evaluate *Your* insurability. The costs of *Evidence of Insurability* will be provided at *Our* expense if *You* enroll within 31 days after *Your* eligibility date.

The costs of *Evidence of Insurability* will be provided at *Your* expense if *You* are a late applicant, which means *You* enroll for insurance more than 31 days after *Your* eligibility date.

Evidence of Insurability Form means a form provided or approved by *Us* on which *You* provide a statement of *Your* medical history.

You may obtain an *Evidence of Insurability Form* from the *Policyholder*.
00004 MI

What is the Enrollment period?

Unless otherwise specified, ***Enrollment Period*** means a period of time during which *Eligible Employees* may apply for or request changes to coverage. The *Enrollment Period* is shown on the Schedule of Benefits.

Eligible Employees may enroll for coverage, apply for additional coverage, or request changes to their current coverage only during the *Enrollment Period*, unless they qualify because of a *Change in Family Status*.

Any *Employee* hired after an *Enrollment Period* may enroll within 31 days after their eligibility date; otherwise, he must wait for the next *Enrollment Period* to enroll unless he qualifies because of a *Change in Family Status*.

Initial requests for coverage or requests for changes to existing coverage made during the *Enrollment Period* will become effective on the anniversary date.
00005

If You are not Actively at Work, when does coverage become effective?

If *You* are absent from *Active Work* on the date *Your* coverage would otherwise become effective and *Your* absence is caused by an *Injury, Illness* or layoff, *Your* effective date for any initial coverage or increased coverage will be deferred until the date *You* return to *Active Work*.

However, *You* will be considered *Actively at Work* on any day that is not *Your* regularly scheduled work day (including but not limited to a weekend, vacation or holiday) if *You* were *Actively at Work* on the immediately preceding scheduled work day and *You* were:

1. not *Hospital Confined*, or;
2. disabled due to an *Injury* or *Illness*.

00006

What happens if We are replacing a Prior Policy?

Effect on Actively at Work Requirement

If *You* were insured under the *Prior Policy* on the day before the *Policy* effective date, coverage begins for this *Policy* on the *Policy* effective date and continues until the earliest of:

1. The end of the month following the date *You* become *Actively at Work*;
2. The end of any period of continuance or extension provided under the *Prior Policy*; or
3. The date coverage would otherwise end, according to the provisions of this *Policy.*

Your coverage under this provision is subject to payment of premium.

Effect on Benefits

The benefits payable under this *Policy* will be the benefits which would have been payable under the terms of the *Prior Policy* if it had remained in force; and the benefits payable under this *Policy* will be reduced by any benefits payable under the *Prior Policy* for the same *Covered Condition* for which the prior carrier is liable.

The ***Prior Policy*** is the group critical illness policy issued to the *Policyholder* whose coverage terminated immediately before the *Policy* effective date.

Effect on Pre-existing Conditions

If *You* have a *Diagnosis* of *Covered Condition* due to a *Pre-existing Condition* after the *Prior Policy* has been replaced by this *Policy*, benefits may be payable if:

1. *You* were insured under the *Prior Policy* at the time the *Policyholder* changed coverage from the *Prior Policy* to this *Policy*; and
2. *You* have been continuously insured under this *Policy* from the *Policy* effective date until the date *Your Covered Condition* was *Diagnosed.*

In order for benefits to be paid, *You* must satisfy the *Pre-existing Condition* exclusion under:

1. this *Policy*; or
2. the *Prior Policy*, if benefits would have been paid had the *Prior Policy* remained in force.

If *You* satisfy the *Pre-existing Condition* exclusion of this *Policy, Your* payments are determined according to the *Policy's* provisions.

If *You* do not satisfy the *Pre-existing Condition* exclusion of this *Policy*, but *You* do satisfy the *Pre-existing Condition* provision under the *Prior Policy*:

Your benefit will be the lesser of:

a. The benefit that would have been payable under the terms of the *Prior Policy* if it had remained in force; or

b. The benefit under this *Policy.*

If *You* do not satisfy the *Pre-existing Condition* exclusion under either this *Policy* or the *Prior Policy*, *We* will not make any payments.

We will require *Proof* that *You* were insured under the *Prior Policy*.
00007 MI

Changes to Your coverage

A change in *Your* coverage may occur if:

1. *You* enroll for a different coverage option; or
2. There is a *Policy* change; or
3. *You* enter another class and become eligible for a change in benefits; or
4. *You* experience a qualified *Change in Family Status.*

If *You* are eligible for increased coverage due to a *Policy* change, the increased coverage will be effective on the date the *Policy* change is effective, as requested by the *Policyholder.*

Increases in coverage for reasons other than a *Policy* change will be effective the first of the month following the later of:

1. The date *You* enroll for the increased coverage; or
2. The date *You* become eligible for the increased coverage, if enrollment is not required; or
3. The date *We* approve *Your* coverage if *Evidence of Insurability* is required.

In order for *Your* increased coverage to begin, *You* must be *Actively at Work.* Increased *Contributory* coverage is subject to *Our* receipt of premium.

A decrease in coverage will take effect immediately.

Increases or decreases to *Your* benefits elected during the *Enrollment Period* will become effective on the next anniversary date, if *You* are *Actively at Work* on that day.
00008 MI

Eligibility after You Terminate Employment

If *Your* coverage ends due to termination of employment and *You* do not elect continued coverage under the Portability Benefit provision, *You* must meet all the requirements of a new *Employee* if *You* are rehired by the *Policyholder* at a later date.
00009

CRITICAL ILLNESS INSURANCE

What is Critical Illness Insurance?

Critical Illness Insurance is a percentage of *Your* or *Your* covered *Dependents Voluntary Critical Illness Insurance* as indicated in the Schedule of Benefits, which is payable to *You* or *Your* covered *Dependents* if *You* or *Your* covered *Dependents* experience a *Covered Condition.*

We will pay *You* or *Your* covered *Dependents* on *Diagnosis* of a *Covered Condition* if *You* or *Your* covered *Dependents* or *Your* or *Your* covered *Dependents* legal representative submit a claim and provide satisfactory *Proof.*

You or *Your* covered *Dependents* may receive multiple benefit payments if *You* or *Your* covered *Dependents* are *Diagnosed* with more than one *Covered Condition*, as long as the sum of all benefits payments does not exceed 300% of the *Critical Illness Insurance* amount under this *Certificate.*
00010

How do You* or *Your* covered *Dependents qualify for the Critical Illness Insurance Benefit?

You or *Your* covered *Dependents* receive benefits listed in the Schedule of Benefits if a *Covered Condition* occurs after the *Policy* effective date.
00011

What are Pre-Existing Conditions?

A ***Pre-existing Condition*** is any *Illness* or *Injury* for which *You* or *Your* covered *Dependents* received medical treatment for, or advice was rendered, prescribed or recommended whether or not it was *Diagnosed* at all or misdiagnosed within 12 months prior to the *Policy* effective date.

A *Pre-existing* condition is not covered within the first 12 months of coverage.
00013

How are benefits paid if You* or *Your* covered *Dependents experience two or more Covered Conditions?

Payments are made for each *Covered Condition You* or *Your* covered *Dependents* suffer. Each benefit payment is based on the percentage listed in the *Covered Conditions* Schedule of Benefits. The sum of all benefit payments is limited to 300% of the *Critical Illness Insurance* amount under this *Certificate.*

If an *Injury* or *Illness* causes more than one *Covered Condition, We* will pay for the *Covered Condition* with the greatest benefit percentage. The occurrence of each new *Covered Condition* must be separated by 180 days to be eligible for benefits. *Covered Conditions* are payable once during *Your* or *Your* covered *Dependents* lifetime.

Each *Covered Condition* can only be covered once during *Your* or *Your* covered *Dependents* lifetime.
00014

Are Benefits portable?

Yes, subject to the conditions and limitations set forth in the Portability Benefit section of this *Certificate.*
00015

Are Benefits convertible?

No, benefits are not convertible.
00016

EXCLUSIONS AND LIMITATIONS

Are there any Exclusions and Limitations for Critical Illness Insurance?

In addition to specific exclusions and limitations for a *Covered Condition:*

1. Benefits are not payable for a *Covered Condition* more than once per lifetime.
2. If an *Injury* or *Illness* causes more than one *Covered Condition* to occur, benefits are only payable under the greatest benefit level percentage and are payable once, up to 300% of the *Critical Illness Insurance* benefit in the Schedule of Benefits.
3. Benefits for a kidney transplant are covered under the *End Stage Renal Failure* benefit only.
4. If benefits are paid due to a kidney-pancreas transplant, those benefits are not payable under the *End Stage Renal Failure* benefit.
5. *You* or *Your* covered *Dependent* must be registered by the United Network of Organ Sharing (UNOS) in order for a *Major Organ Transplant,* or kidney transplant necessitated by *End Stage Renal Failure* to be a *Covered Condition* under this benefit.
6. *Covered Conditions* must be separated by 180 days to be eligible for benefits.
7. Benefits are subject to any Reduction of Benefits.
8. Benefits are not payable for a loss to which a contributing cause was Your commission of or attempt to commit a felony or to which a contributing cause was Your engagement in an illegal occupation or other willful criminal activity. Such activities included but are not limited to operating a vehicle while intoxicated and operating a methamphetamine laboratory. It does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony.

00017 MI

PORTABILITY BENEFIT

What is the Portability Benefit?

If *Your Voluntary* group *Critical Illness Insurance*, or any portion of it, terminates, *You* may elect to continue *Your Critical Illness Insurance* in accordance with the terms of the *Policy* by paying premiums directly to *Us*. If *You* elect Portability, *You* may also elect to continue *Dependent Critical Illness Insurance* under the conditions set forth below, but *You* may not apply for *Dependent Critical Illness Insurance* at the time *You* apply for Portability. The coverages eligible for Portability and the Portability Benefit Duration are in the Schedule of Benefits.

The premiums for the coverage continued under the Portability Benefit will not be the same as the premium *You* are charged for *Your* group *Critical Illness Insurance* under the *Policy.* Portability premium will be based on:

1. *Our* current rates for the applicant's age and class of risk at the time he elects Portability; and
2. the amount of insurance continued under Portability.

The maximum amount of *Critical Illness Insurance* which may be continued under Portability is the amount of *Critical Illness Insurance* in force at the time the Portability Benefit is elected, not to exceed the Portability Benefit amount as set forth in the Schedule of Benefits.

A beneficiary designation on the *Application for Portability*, if different from the designation on *Your Enrollment Form*, shall constitute a change of beneficiary under the *Policy*, and that beneficiary designation will only apply while *Your* coverage continues under this Portability Benefit provision.

What are Eligibility Requirements for Employee Portability?

To be eligible for Portability, *You* must meet the following conditions:

1. *You* must have been insured under the *Policy* or the *Policy* it replaced for at least one year prior to electing Portability; and
2. *Your Critical Illness Insurance,* or a portion of it, must have terminated for reasons other than *Illness*, *Injury*, retirement or termination of the *Policy*; and
3. *You* must be less than 60 years of age.

You must submit an *Application for Portability* and the first premium within 31 days after the date *Your Critical Illness Insurance* terminated.

We reserve the right to rescind any coverage amounts continued under Portability if it can be shown that *You* misrepresented any of the information provided to support eligibility for Portability.

Can Dependent Critical Illness Insurance be Ported if Your Eligibility Terminates or if Your Spouse's Coverage Terminates?

Yes, *You* or *Your* insured *Spouse* may elect Portability of *Dependents' Critical Illness Insurance* if *Dependents'* insurance coverage ceases as follows:

1. *You* may apply for Portability of *Dependent Critical Illness Insurance* if *You* meet the eligibility requirements to port *Your Critical Illness Insurance* as shown above and *You* are covered for *Dependent Critical Illness Insurance* on the date *Your* coverage ceases.
2. *Your* insured *Spouse* may apply for Portability of his group *Critical Illness Insurance*, and/or *Critical Illness Insurance* on covered *Dependent* child(ren) if:
    a. *Your Spouse's Critical Illness Insurance* terminates because *You* die or *Your* eligibility for *Dependent Critical Illness Insurance* ceases for reasons other than retirement or termination of the *Policy* and *Your Spouse* is less than 60 years of age.
    b. *Your Spouse* had elected *Dependent Critical Illness Insurance* on *Eligible Dependent* child(ren) and such coverage is still in force when *Your* eligibility for *Dependent Critical Illness Insurance* ceased for reasons other than retirement or termination of the *Policy.*
    c. *Your Spouse* must have been insured for such coverage(s) under the *Policy* for at least one year prior to electing Portability.

d. Portability is not available if *Your Spouse's Critical Illness Insurance* terminates because he no longer meets the *Policy* definition of an *Eligible Dependent Spouse*.

If these criteria are met, *You* or *Your Spouse*, must submit an *Application for Portability* and pay the first premium within 31 days after the date such *Dependent Critical Illness Insurance* terminated.

We reserve the right to rescind any coverage amounts continued under Portability if it can be shown that *You* or *Your Spouse* misrepresented any information provided to support eligibility for Portability of *Dependent Critical Illness Insurance*.

An ***Application for Portability*** means the application *You* complete and submit to apply for coverage under the Portability Benefit.

When will Portable Coverage Terminate?

Insurance continued under the Portability Benefit provision of the *Policy* will terminate at the earliest of the following:

1. the date *You* return to *Active Work* with the *Policyholder* while the *Policy* is still in force; or
2. the date required premiums are not paid when due; or
3. the end of the Portability Benefit Duration in the Schedule of Benefits; or
4. the premium due date following the date a *Dependent* ceases to meet the definition of an *Eligible Dependent*.

00018

DEPENDENT CRITICAL ILLNESS INSURANCE

What is the Dependent Critical Illness Insurance Benefit?

We will pay *You* the amount of *Critical Illness Insurance* set forth in the Schedule of Benefits on *Your Dependent(s)* while *Your* insurance is in force. Payment will be in one lump sum.

If *You* are not living at the time *Dependent Critical Illness Insurance* benefits become payable, *We* will pay the benefit:

1. to *Your Spouse*, if living; if not,
2. in equal shares to *Your* then living natural or legally adopted children, if any; if none,
3. in equal shares to *Your* father and mother, if living; if not,
4. in equal shares to *Your* brothers and sisters, if living; otherwise,
5. to *Your* estate.

Who is eligible for Dependent Critical Illness Insurance?

If *You* or *Your Spouse* are insured for *Critical Illness Insurance* under the *Policy* and belong to a class listed in the Schedule of Benefits as eligible for *Dependent Critical Illness Insurance* benefits, *You* are eligible to enroll for this benefit. If *You* or *Your Spouse* are enrolled for *Dependent Critical Illness Insurance* and subsequently acquire a new *Eligible Dependent*, that *Dependent* will automatically be covered.

Note: No eligible person may be covered more than once under the *Policy*. If a person is covered as an *Employee*, he cannot be covered as a *Spouse* or *Dependent Child* of another *Employee*. If both parents are covered as insured *Employees* under the *Policy*, only one may enroll for *Critical Illness Insurance* coverage on *Eligible Dependent Child(ren)*.

When does Dependent Critical Illness Insurance become effective?

If *You:*

1. have completed any required *Employee Eligibility Waiting Period;* and
2. apply for *Dependent Critical Illness Insurance* no later than 31 days after becoming eligible for this benefit; and
3. have paid any applicable premium.

Critical Illness Insurance for *Your Eligible Dependent(s)* will become effective on the later of:

1. the date *Your* group insurance coverage becomes effective;
2. the effective date of the *Dependent Critical Illness Insurance* benefit; or
3. the first of the month that falls on or next follows the date *You* enroll *Your Eligible Dependent(s);*

4. the first of the month that falls on or next follows the date *You* acquire *Your Eligible Dependent(s);*
5. if *Evidence of Insurability* is required, the date evidence is approved and *We* provide written notice to *You* or the *Policyholder* of approval.

If *You* enroll for *Dependent Critical Illness Insurance* more than 31 days after *You* are eligible to do so, *You* must furnish *Evidence of Insurability* for each *Dependent,* and coverage will become effective as set forth above.

If an *Eligible Dependent* is required to submit satisfactory *Evidence of Insurability* for any reason, insurance in the amount for which *We* require such evidence will become effective on the date that the evidence is approved and *We* provide notice of approval to *You* and the *Policyholder.*

If *You* do not enroll for *Dependent Critical Illness Insurance* within 31 days after *You* are eligible to do so, *You* must wait until the next annual enrollment to enroll for coverage unless *You* qualify due to a *Change in Family Status.*

When does coverage for a newborn Child become effective?

If *You* have not previously elected *Dependent Child* coverage, coverage for a newborn Child starts automatically from the moment of birth if a Child is born to *You.* The newborn *Dependent Child* will be covered for 31 days. The newborn Child will cease to be a covered after 31 days, unless:
You request in writing within those 31 days continuation of such *Dependent Child* coverage; and the required premium is paid. Premium will be charged from the date of birth.

If *You* currently have *Dependent Child* coverage, *Your* newborn Child will be automatically added to *Your* coverage.

Dependent Child coverage will also be extended to newly adopted, foster or step Children, as of the date they become financially dependent on *You* for support, provided they otherwise meet the definition of a *Dependent Child*.

Newborn *Dependent Child* benefits including necessary care and treatment of medically diagnosed congenital defects and birth abnormalities as listed in the Schedule of Benefits.

Your newborn Child does not exclude:
A Child born to *You* out of wedlock;
A Child not claimed as a dependent on *Your* federal income tax return; or
A Child who does not reside with *You* or in *Your* service area.

When do changes in the Dependent Critical Illness Insurance benefit become effective?

If no *Evidence of Insurability* is required, increases in the amount of *Dependent Critical Illness Insurance* will become effective immediately on the date of the change.

For amounts on which *Evidence of Insurability* is required, increases in the amount of *Dependent Critical Illness Insurance* will be effective on the date evidence is approved and *We* provide written notice of approval date of approval to *You* and the *Policyholder*.

Any decrease in the amount of *Dependent Critical Illness Insurance* will become effective immediately on the date of the change.
00019 MI

TERMINATION PROVISIONS

When does Your coverage under the Policy end?

Unless *Critical Illness Insurance* is continued under Portability, *Your* coverage terminates on the earliest of the following dates:

1. the date on which the *Policy* is terminated; or
2. the date *You* stop making any required contribution toward payment of premiums; or
3. the effective date of an amendment to the *Policy* which terminates insurance for the class to which *You* belong; or

4. the date *You*:
    a. die; or
    b. are no longer a member of a class eligible for this insurance; or
    c. request termination of coverage under the *Policy*; or
    d. the first of the month following the date *You* reach age 99; or
    e. are no longer *Actively at Work* as a result of a *Disability*, layoff, or leave of absence or sabbatical, or military leave.

Termination will not affect *Your* claim for a covered *Loss* which occurred while the coverage was in force.

You may continue to be eligible for coverage, as follows:

Disability	Until the end of the twelfth month following the month in which the *Disability* began, if all premiums are paid when due.
Layoff	Until the end of the month following the month during which the layoff began, if all premiums are paid when due.
Leave of Absence	Until the end of the month following the month during which the leave of absence began, if all premiums are paid when due, as governed by the *Policyholder's* Human Resource policy on family and medical leaves of absence or in accordance with the FMLA provision below.
Sabbatical	Until the end of the month following the sixth month in which the sabbatical began, if all premiums are paid when due.
Military Leave	Until the end of the twelfth month following the month in which the military leave began, if all premiums are paid when due.

For the purposes of this provision, ***Disability*** means *You* are unable to perform all of the *Material and Substantial Duties* of *Your Regular Occupation.*
00020

Will coverage be continued if You are eligible for leave under FMLA?

In the event *You* are eligible for and the *Policyholder* approves a leave of absence under the Family and Medical Leave Act of 1993 (FMLA), or any applicable state family and medical leave law (State FML), provided the required premium continues to be paid, *Your* insurance will continue for a period of up to the later of:

1. the leave period permitted by the federal Family and Medical Leave Act of 1993 and any amendments; or
2. the leave period permitted by applicable state law.

You are eligible for leave under this Act in order to provide care:

1. After the birth of a child; or
2. After the legal adoption of a child; or
3. After the placement of a foster child in *Your* home; or
4. To a *Spouse*, child or parent due to their serious *Illness;* or
5. For *Your* own serious health condition; or
6. For any event later added by amendment to the Act.

While granted a Family or Medical Leave of Absence:

1. The *Policyholder* must remit the premium required by the *Policy;* and
2. Coverage will terminate if *You* do not return to work as scheduled according to the terms of *Your* leave of absence agreement with the *Policyholder*.

00021

When does Dependent Critical Illness Insurance coverage end?

Unless *Critical Illness Insurance* is continued under Portability, *Dependent Critical Illness Insurance* coverage will end on the earliest of:

1. the date *You* are no longer *Actively at Work* except in the case of *Disability*, layoff or leave of absence as set forth above; or

2. the date the *Policy* is terminated; or
3. the date *You* stop making any required contribution toward payment of premiums; or
4. the effective date of an amendment to the *Policy* which terminates insurance for the class to which *You* belong; or
5. the first of the month following the date:
    a. *You* are no longer a member of a class eligible for this insurance, or
    b. *You* request termination of coverage under the *Policy*, or
    c. *You* reach age 99; or
6. the date a *Dependent* child or *Spouse* no longer meets the *Policy* definition of *Eligible Dependent.*

Coverage will continue past the age limit for *Eligible Dependent* children who are primarily dependent on *You* for support and who cannot work to support themselves due to a physical or mental incapacity which began before the age limit was reached. Written proof of such incapacity must be provided to *Us* on request.
00022

BENIGN BRAIN TUMOR

Benign Brain Tumor means the *Diagnosis* of a tumor within the brain cavity, known or presumed to be non-malignant, that results in a fixed neurological deficit. These neurological deficits include, but are not limited to:

- Loss of vision;
- Loss of hearing; or
- Balance disruption

Diagnosis of the tumor and neurological deficit must be confirmed by imaging or examination findings conducted by a *Physician* board-certified as a neurologist.

Tumors of the skull, pituitary adenomas and germanomas are excluded under this *Covered Condition*.

Also excluded from this *Covered Condition* is a *Benign Brain Tumor Diagnosed* with any of the following conditions prior to *Your* or *Your* covered *Dependent's* effective date:

- Neurofibromatosis I;
- Neurofibromatosis II;
- Von Hippel Lindau;
- Tuberous Sclerosis;
- Li Fraumani Syndrome;
- Cowden Disease; or
- Turcot Syndrome

The *Date of Diagnosis* is the date the *Physician* confirms the existence of the *Benign Brain Tumor* by examination of tissue (biopsy or surgical excision) or specific neuroradiological examination.
00027

COMA

Coma or ***Comatose*** means the *Diagnosis* of a state of complete loss of consciousness lasting for a period of 14 or more consecutive days from which *You* cannot be aroused and there is no evidence of response to stimulation which is not the result of a *Stroke* or medically induced. The *Coma* must be due to a disease.

The *Coma* must be characterized by the absence of:

- Eye opening;
- Verbal response; and
- Motor response

The *Coma* must require intubation for respiratory assistance.
00028 MI

END STAGE RENAL FAILURE

End Stage Renal Failure means the *Diagnosis* of a chronic and irreversible failure of both kidneys for which dialysis on a regular basis (weekly or biweekly) is necessary. *Diagnosis* must be made by a *Physician* board-certified in nephrology.

The *Date of Diagnosis* is the date the *Physician* recommends the *Insured* begin renal dialysis.
00030

HEART ATTACK

Heart Attack or acute ***Myocardial Infarction*** means a *Diagnosis* of an acute *Myocardial Infarction* resulting in the death of a portion of the *Insured's* heart muscle (myocardium) due to a blockage of one or more coronary arteries and resulting in the loss of the normal function of the heart. The *Diagnosis* must be made by a *Physician* board-certified as a cardiologist and based on both:

a. New clinical presentation and electro-cardiographic changes consistent with an evolving *Heart Attack*; and

b. Serial measurement of cardiac biomarkers showing a pattern and to a level consistent with a *Diagnosis of Heart Attack.*

An established (old) *Myocardial Infarction* is excluded under this *Covered Condition.*
00031

MAJOR HEART SURGERY

Major Heart Surgery means the *Diagnosis* of either: *Aortic Surgery, Coronary Artery Bypass Surgery* or *Heart Valve Replacement/Repair Surgery*, as defined below.

(a) ***Aortic Surgery*.** A disease of the aorta that necessitates actually undergoing surgery of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. The *Diagnosis* must be made by a *Physician* board-certified as a cardiologist, cardio-vascular thoracic surgeon or vascular surgeon. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Traumatic *Injury* of the aorta causing *Aortic Surgery* is excluded under this *Covered Condition*. If the *Insured* is determined to be too ill to undergo the surgery, but otherwise meets the criteria for the need for the surgery, the surgery requirement will be waived.

(b) ***Coronary Artery Bypass Surgery*.** A disease of the coronary artery that necessitates actually undergoing *Coronary Artery Bypass Surgery* using either a saphenous vein or internal mammary artery graft for the treatment of coronary heart disease deemed medically necessary to correct a narrowing or blockage of one or more coronary arteries. The *Diagnosis* must be made by a *Physician* board-certified as a cardiologist. Other surgical or nonsurgical techniques such as laser relief or any other intra-arterial procedures are excluded under this *Covered Condition*. If the Insured is determined to be too ill to undergo the surgery, but otherwise meets the criteria for the need for the surgery, the surgery requirement will be waived.

(c) ***Heart Valve Replacement/Repair Surgery*.** A disease of the heart valve that necessitates the actually undergoing open heart surgery to replace or repair one or more valves. The *Diagnosis* must be made by a *Physician* board-certified as a cardiologist or cardio-vascular surgeon. If the Insured is determined to be too ill for surgery, but otherwise meets the criteria for the need for the surgery, the surgery requirement will be waived.

00033

LOSS OF SPEECH, SIGHT OR HEARING

Loss of Speech means the *Diagnosis* of loss of the ability to speak to the extent that the *Insured* is unintelligible to another person with normal hearing, for at least 12 months.

The *Date of Diagnosis* for *Loss of Speech* is the date a *Physician* certifies *Loss of Speech* as defined in the definition of *Loss of Speech*.

Loss of Sight means *Diagnosis* of clinically proven irreversible reduction of sight in both eyes with:

- Sight in the better eye reduced to a best corrected visual acuity of less than 6/60 (Metric Acuity) or 20/200 (Snellen or E-Chart Acuity); or
- Visual field restriction to 20 degrees or less in both eyes.

The *Date of Diagnosis* for *Loss of Sigh*t is the date a *Physician* certifies *Loss of Sight* as defined in the definition of *Loss of Sight*.

Loss of Hearing means *Diagnosis* of permanent reduction in both ears to a point that the *Insured* is unable to hear sounds at or below 70 decibels. *Diagnosis* must be made by a board-certified or board-eligible otolaryngologist by audiometric testing.

The *Date of Diagnosis* for *Loss of Hearing* is the date the *Physician* certifies *Loss of Hearing* as defined in the definition of *Loss of Hearing*.
00035

MAJOR BURN

Major Burn means the *Diagnosis* that *You* or *Your* covered *Dependents* have sustained third degree burns covering at least 20% of the surface area of the body.
00036

MAJOR ORGAN TRANSPLANT

Major Organ Transplant means a *Diagnosis,* supported by clinical evidence of the major organ(s) failure which requires the malfunctioning organ(s) or tissue to be replaced with an organ(s) or tissue from a suitable human donor (excluding the recipient) under generally accepted medical procedures. The organs and tissues covered by this definition are limited to: liver, lung, entire heart, small intestine, pancreas or kidney. Excluded from this *Covered Condition* is bone marrow transplant. The *Insured* must be registered by the United Network of Organ Sharing (UNOS) in order for the *Major Organ Transplant* to be a *Covered Condition* under the *Policy*. If the *Insured* is determined to be too ill for a transplant, but otherwise meets the criteria for being registered by the UNOS, the registration requirement will be waived.

Only one *Major Organ Transplant* benefit will be paid per *Insured.*

The *Date of Diagnosis* is the date the *Insured* is placed on the UNOS list for transplantation or the NMDP list for marrow donation.
00037

PARALYSIS

Paralysis means the *Diagnosis* of loss of use without severance of a limb as a result of a disease of the spinal cord, which has continued for 12 consecutive months. *Paralysis* as a result of a *Stroke* is excluded. *Paralysis* must be determined by a *Physician* to be permanent, total and irreversible. *Paralysis* includes *Uniplegia, Hemiplegia, Quadriplegia* and *Paraplegia.*

Hemiplegia means total *Paralysis* of one arm and one leg on the same side of the body.

Quadriplegia means total *Paralysis* of both arms and both legs.

Paraplegia means total *Paralysis* of both legs.

Uniplegia means total *Paralysis* of one limb.

The *Date of Diagnosis* is the date the *Diagnosis* has been confirmed by a *Physician* for a continuous period of 12 consecutive months.
00039 MI

STROKE

Stroke means the *Diagnosis* of an acute cerebrovascular accident producing neurological impairment, resulting in *Paralysis* or other measurable objective neurological deficit persisting for at least 96 hours and expected to be permanent, and characterized as Score 3 or higher on the Modified Rankin Scale. Transient ischemic attack (mini-stroke), head *Injury*, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits are excluded under this *Covered Condition*.

The *Diagnosis* must be made by a *Physician* board-certified as a neurologist.

In the event of death, an autopsy confirmation and/or death certificate identifying *Stroke* as the cause of death will be accepted.

The *Date of Diagnosis* is the date a *Stroke* occurred based on neuroimaging consistent with an acute or subacute abnormality or other neurodiagnostic study and presence of neurological deficits persisting for a period of 30 days or greater.
00040

CARCINOMA IN SITU

Carcinoma in situ means the *Diagnosis* of cancer where the tumor cells still lie within the tissue of origin without having invaded neighboring tissue. *Carcinoma in situ* includes melanoma not invading the dermis.

Carcinoma in situ does not include:

a. Non-malignant or pre-malignant lesions (such as intraepithelial neoplasia); or

b. Benign tumors or polyps.

Carcinoma in situ must be *Diagnosed* pursuant to a *Pathological Diagnosis* or *Clinical Diagnosis.*

Clinical Diagnosis means a *Diagnosis of Carcinoma* in situ based on the study of symptoms and diagnostic test results. *We* will accept a Clinical *Diagnosis* of *Carcinoma* in situ only if the following conditions are met:

a. A *Pathological Diagnosis* cannot be made because it is medically inappropriate or is life threatening;

b. There is medical evidence to support the *Diagnosis*, and

c. A *Physician* is treating the *Insured* for *Carcinoma in situ*.

Pathological Diagnosis means a *Diagnosis* of *Carcinoma in situ* based on a microscopic study of fixed tissue or preparations from the hemic (blood) system. This type of *Diagnosis* must be done by a *Physician* who is a board certified pathologist and whose *Diagnosis* of malignancy conforms to the standards set by the American College of Pathology.

The *Date of Diagnosis* is the date the tissue specimen, blood samples and/or titer(s) are taken on which the *Diagnosis* of *Carcinoma in situ* is based. If a *Pathological Diagnosis* cannot be made because it is medically inappropriate or life-threatening, *We* will accept a *Clinical Diagnosis.*
00042

INVASIVE CANCER

Invasive Cancer means a *Diagnosis* of malignant neoplasm which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically otherwise excluded. Leukemias and lymphomas are included.

The following are not considered *Invasive Cancer*:

a. Non-malignant, noninvasive, dysplasia (all grades), or pre-malignant lesions (such as intraepithelial neoplasia); or

b. Benign tumors or polyps; or

c. *Carcinoma in situ*; or

d. Any Skin Cancer (other than invasive malignant melanoma in the dermis or deeper or skin malignancies that have become metastatic).

Invasive Cancer must be *Diagnosed* pursuant to a *Pathological Diagnosis*. If a *Pathological Diagnosis* is not possible, *Diagnosis* can be made pursuant to a *Clinical Diagnosis*.

The *Date of Diagnosis* is the date the tissue specimen, blood samples and/or titer(s) are taken on which the *Diagnosis* of Cancer is based. If a *Pathological Diagnosis* cannot be made because it is medically inappropriate or life-threatening, *We* will accept a *Clinical Diagnosis*.

Clinical Diagnosis means a *Diagnosis* of *Invasive Cancer* based on the study of symptoms and diagnostic test results. *We* will accept a *Clinical Diagnosis* of *Invasive Cancer* only if the following conditions are met:

a. A *Pathological Diagnosis* cannot be made because it is medically inappropriate or is life threatening;

b. There is medical evidence to support the *Diagnosis*, and

c. A *Physician* is treating the Insured for *Invasive Cancer*.

Pathological Diagnosis means a *Diagnosis* of *Invasive Cancer* based on a microscopic study of fixed tissue or preparations from the hemic (blood) system. This type of *Diagnosis* must be done by a *Physician* who is a board-certified pathologist and whose *Diagnosis* of malignancy conforms to the standards set by the American College of Pathology.

00043

GENERAL PROVISIONS

Entire Contract; Changes

The *Policy*, the *Policyholder's Application*, the *Employee's Certificate* of coverage, and *Your* application, if any, and any other attached papers, form the entire contract between the parties. Coverage under the *Policy* can be amended by mutual consent between the *Policyholder* and *Us.* No change in the *Policy* is valid unless approved in writing by one of *Our* executive officers and unless such approval is endorsed hereon or attached hereto. No agent has the right to change the *Policy* or to waive any of its provisions.

Statements on the Application

In the absence of fraud, all statements made in any signed application are considered representations and not warranties (absolute guarantees). No representation by:

1. the *Policyholder* in applying for the *Policy* will make it void unless the representation is contained in his signed *Application;* or
2. any *Employee* in applying for insurance under the *Policy* will be used to reduce or deny a claim unless a copy of the application for insurance, signed by the *Employee*, is or has been given to the *Employee*.

Legal Actions

Unless otherwise provided by federal law, no legal action of any kind may be filed against *Us:*

1. until 60 days after *Proof* has been given; or
2. more than 3 years after *Proof* must be filed, unless the law in the state where *You* live allows a longer period of time.

Clerical Error

Clerical error or omission by *Us* to the *Policyholder* will not:

1. Prevent *You* from receiving coverage, if *You* are entitled to coverage under the terms of the *Policy;* or
2. Cause coverage to begin or coverage to continue for *You* when the coverage would not otherwise be effective.

If the *Policyholder* gives *Us* information about *You* that is incorrect, *We* will:

1. Use the facts to decide whether *You* have coverage under the *Policy* and in what amounts; and
2. Make a fair adjustment of the premium.

Time Limit on Certain Defenses

The validity of the *Policy* shall not be contested, except for non-payment of premiums, after it has been in force for three years from the date of issue. The validity of the *Policy* shall not be contested on the basis of a statement made relating to insurability by any person covered under the *Policy* after such insurance has been in force for three years during such person's lifetime, and shall not be contested unless the statement is contained in a written instrument signed by the person making such statement. A claim for a *Covered Condition* diagnosed after three years from the date *Your* coverage began will not be reduced or denied on the grounds that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss existed before the effective date of *Your* coverage.

Premium Provisions

Premiums are payable in United States dollars on or before their due dates. The *Policyholder* has agreed to deduct from *Your* pay any premiums payable for *Your Voluntary/Supplemental* coverage. The *Policyholder* agrees to remit such premiums for the entire time coverage under the *Policy* is in effect.
Premium charges for increases in insurance amounts becoming effective during a *Policy* month will begin on the next premium due date. Premium charges for insurance terminating during a *Policy* month will cease at the end of the month in which such insurance terminates. This method of charging premium is for accounting purposes only. It will not extend any insurance coverage beyond the date it would otherwise have terminated.

Misstatement of Age

If *You* have misstated *Your* age or the age of a *Dependent* the true age will be used to determine:

1. the effective date or termination date of insurance; and
2. the amount of insurance; and
3. any other rights or benefits.

Premiums will be adjusted to reflect the premiums that would have been paid if the true age had been known.

Conformity with State Statutes and Regulations

Any provision of the *Policy* which, on its effective date, conflicts with the statutes and regulations of the state in which the *Policy* was issued, it is automatically changed to meet the minimum requirements of such statutes.
00052 MI

UNIFORM CLAIM PROVISIONS

Initial Notice of Claim

We must receive written notice of *Loss* within 30 days of the date of *Loss*, or as soon as reasonably possible. The *Policyholder* can assist with the appropriate telephone number and address of *Our* Claim Department. Notice may be sent to *Our* Claim Department at the address shown on the claim form or given to any authorized agent of *Ours.*

Claim Forms

Within 15 days of *Our* being notified in writing of a claim, *We* will supply the claimant with the necessary claim forms. The claim form is to be completed and signed by the claimant, the *Policyholder* and the claimant's *Physician.* If the appropriate claim forms are not received within 15 days, then the claimant will be considered to have met the requirements for written *Proof* of loss if *We* receive written *Proof,* which describes the occurrence, extent and nature of the Loss.

Time Limit for Filing Your Claim

We must receive written *Proof* within 90 days after the date a *Loss* is incurred. If it is not possible to give *Us* written *Proof* within 90 days, the claim is not affected if the *Proof* is given as soon as possible. However, unless the claimant is legally incapacitated, written *Proof* of loss must be given no later than one year after the time *Proof* is otherwise due.

No benefits are payable for claims submitted more than 1 year after the time *Proof* is due. However, benefits may be paid if it can be shown that:

1. It was not reasonably possible to give written *Proof* during the one year period, and
2. *Proof* was given as soon as was reasonably possible.

We will give *You* written response to *Your* claim, usually within 45 days. The time for decision may be extended for two additional 30 day periods provided that, prior to any extension period, *We* notify *You* in writing that an extension

is necessary due to matters beyond *Our* control, identify those matters and gives the date by which *We* expect to render a decision. If the extension is due to *Your* failure to submit information necessary to decide *Your* claim, the time for decision shall be tolled from the date on which *We* send *You* notice of the extension until the date *We* receive *Your* response to *Our* request. This period will be no longer than 45 days after *We* have requested the information. At that time *We* will decide *Your* claim based on the information *We* have at that time.

Physical Examination/Autopsy

On receipt of a claim, *We* may have an *Insured* examined, at *Our* expense, at any reasonable time. *We* may have an autopsy performed, at *Our* expense, if it is not prohibited by any applicable local law(s).

Who will receive Your Critical Illness Insurance Benefits?

Critical Illness Insurance benefits will be payable to *You* immediately upon Our receipt of due written *Proof* of loss unless such benefits have been assigned. The *Policyholder* may not be named as beneficiary. In the event of *Your* death prior to *Critical Illness Insurance* benefits being paid, benefits will be paid according to the Facility of Payment provision, unless a beneficiary is named by *You*.

Change of Beneficiary

Unless *You* make an irrevocable designation of beneficiary, *You* may change the beneficiary. Consent of a beneficiary is not required to surrender coverage, for the assignment of the coverage, to change a beneficiary or to make any other changes to the coverage.

Facility of Payment

If no named beneficiary survives *You* or if *You* do not name a beneficiary, *We* will pay the amount of insurance:

1. to *Your Spouse*, if living; if not,
2. in equal shares to *Your* then living natural or legally adopted children, if any; if none,
3. in equal shares to *Your* father and mother, if living; if not,
4. in equal shares to *Your* brothers and/or sisters, if living; if not,
5. to *Your* estate.

00053 MI

Do I have the Right to Appeal a Claim Denial?

If *Your* claim is denied, in whole or in part, *You* will receive a written notice giving the following:

- the reason or reasons for the denial;
- the *Policy* provisions on which the denial is based;
- an explanation of what other material or information, if any, may be needed to process the claim and why it is needed;
- the steps that *You* have to follow to have the claim reviewed;
- a statement that *You* have the right to bring a civil action under section 502(a) of ERISA after *You* appeal *Our* decision and after *You* receive a written denial on appeal; and
- if an internal rule, guideline, protocol, or other similar criterion was relied upon in making the denial, either (i) the specific rule, guideline, protocol or other similar criterion; or (ii) a statement that such a rule, guideline, protocol or other similar criterion was relied upon in making the denial and that a copy will be provided free of charge to *You* upon request; and
- if denial is based on medical judgment, either (i) an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to *Your* medical circumstances, or (ii) a statement that such explanation will be provided to *You* free of charge upon request.

If the claim has been denied, in whole or in part, *You* can appeal the denial to *Us* for a full and fair review. *You* have at least 180 days to appeal from the claim denial.

You may:

a. request a review upon written application within 180 days of the claim denial;

b. request, free of charge, copies of all documents, records and other information relevant to *Your* claim; and

c. submit written comments, documents, records and other information relating to *Your* claim, without regard to whether such information was submitted or considered in the initial benefit determination.

We will make a decision no more than 45 days after *We* receive *Your* appeal. The time for decision may be extended for one additional 45 day period provided that, prior to the extension, *We* notify *You* in writing that an extension is necessary due to special circumstances, identifies those circumstances and gives the date by which it expects to render its decision. If *Your* claim is extended due to *Your* failure to submit information necessary to decide *Your* claim on appeal, the time for *Your* decision shall be tolled from the date on which the notification of the extension is sent to *You* until the date *We* receive *Your* response to the request.

The decision on appeal will provide the following:

- the reason or reasons for the decision;
- the Plan provision on which the decision is based;
- a statement that *You* are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to *Your* claim for benefits;
- a statement of the claimant's right to bring an action under section 502(a) of ERISA;
- if an internal rule, guideline, protocol, or other similar criterion was relied upon in making the decision either (i) the specific rule, guideline, protocol or other similar criterion; or (ii) a statement that such a rule, guideline, protocol or other similar criterion was relied upon in making the decision and that a copy will be provided free of charge to *You* upon request;
- if the decision is based on medical judgment, either (i) an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to *Your* medical circumstances, or (ii) a statement that such explanation will be provided to *You* free of charge upon request; and
- the following statement: "*You* and *Your* plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact *Your* local U.S. Department of Labor Office and *Your* State insurance regulatory agency."

00054

GENERAL DEFINITIONS

Actively at Work or Active Work means that *You* must:

1. work for the *Policyholder* on a full-time active basis; or
2. work at least the minimum number of hours set forth in the Schedule of Benefits: and either:
   a. work at the *Policyholder's* usual place of business; or
   b. work at a location to which the *Policyholder's* business requires *You* to travel; and
3. not be a temporary or seasonal *Employee;* and
4. be paid regular earnings by the *Policyholder.*

You will be considered *Actively at Work* if *You* were actually at work on the day immediately preceding:

1. a weekend (except for one or both of these days if they are scheduled days of work);
2. holidays (except when such holiday is a scheduled work day);
3. paid vacations;
4. any non-scheduled work day;
5. excused leave of absence (except medical leave and lay-off); or
6. emergency leave of absence (except emergency medical leave); and
7. *You* were not *Hospital Confined* or disabled due to an *Injury* or *Illness.*

00056

Application means the document which sets forth the eligible classes, the amounts of insurance, and other relevant information pertaining to the plan of insurance for which the *Policyholder* applied.

00057

Certificate means this *Critical Illness Insurance Certificate.*

00059

Change in Family Status means a change in status as defined in the regulations under Internal Revenue Code section 125, unless *Your* employer's cafeteria plan document or human resource *Policy* contains more restrictive provisions. In that event, *Your* employer may restrict the situations where *You* can change *Your* coverage.
00060

Contributory means *You* pay all or a portion of the premium for this insurance coverage.
00061

Covered Conditions means an *Illness* listed in the *Covered Conditions* Schedule.
00062 MI

Date of Diagnosis means the date the *Diagnosis* is made by a *Physician* through the use of clinical and/or laboratory findings as supported by *You* or *Your* covered *Dependents'* medical records. *Date of Diagnosis* may be further defined for a specific *Covered Condition*; if so, that definition will control over this definition.
00063

Dependent* or *Eligible Dependent means:

1. *Your* lawful *Spouse;* and/or
2. *Your* unmarried child(ren) who are less than age 26 and are not in active military service.

Eligible Dependents include:

1. *Your* natural or step child.
2. a child placed with *You* for adoption from the date of placement or the date *You* are party in a suit in which *You* seek the adoption of the child. Eligibility will continue unless the child is removed from placement.
3. a child of *Your* child who is *Your Dependent* for federal income tax purposes at the time application for coverage of the child of *Your* child is made.

00064

Diagnosis/Diagnosed means the definitive establishment of a *Covered Condition* by a *Physician.*
00065

Employee* or *Eligible Employee means an *Actively at Work*, full-time *Employee* as shown in the Schedule of Benefits whose principal employment is with the *Policyholder*, at the *Policyholder's* usual place of business or such place(s) that the *Policyholder's* normal course of business may require, and who is reported on the *Policyholder's* records for Social Security and withholding tax purposes.
00066

Illness means sickness, disease, pregnancy or complications of pregnancy.
00067

Insured means an *Employee* or Eligible Dependent covered under the *Policy.*
00070

Male Pronoun whenever used includes the female.
00071

Material and Substantial Duties means duties that are normally required for the performance of *Your Regular Occupation* and cannot be reasonably omitted or modified.
00072

Physician means a person other than *You* or *Your* covered *Dependent*, a member of *You* or *Your* covered *Dependents'* immediate family or *You* or *Your* covered *Dependents'* business associate, who is licensed to and actively practicing medicine in the United States, and is licensed to treat *Illness* and *Injury.* The *Physician* must be providing services within the scope of his license and must be a board certified specialist where required under the terms of a *Covered Condition*.
00077

Policy means the contract between the *Policyholder* and *Us* including the *Application*, this *Certificate* and any amendments, riders or endorsements.
00078

Policyholder means the person, firm, or institution to whom the *Policy* was issued. *Policyholder* also means any covered subsidiaries or affiliates set forth on the face of the *Policy*. If the *Policyholder* is an association the term *Participating Employer* shall be substituted for *Policyholder*.
00079

Proof means evidence that *You* or *Your* covered *Dependents* has a *Covered Condition*. *We* reserve the right to determine if *Proof* is acceptable under the terms of the *Policy.*
00080 MI

Regular Occupation means the occupation that *You* are routinely performing when *Your Critical Illness Insurance* terminates due to *Disability*. *We* will look at *Your* occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific *Policyholder* or at a specific location.
00081

Spouse means lawful *Spouse*.
00083

Student means an *Eligible Dependent* child who, on the date of *Your* death, is:

1. A full-time post-high school *Student* in a school of higher education; or
2. A *Student* in the 12th grade but who becomes a full-time post-high school *Student* in a school of higher education within 365 days after *Your* death.

00084

Voluntary means coverage for which *You* pay 100% of the premium.
00086

We, Our and ***Us*** means Dearborn Life Insurance Company.
00087

You, Your and ***Yours*** means the *Eligible Employee* to whom this *Certificate* is issued and whose insurance is in force under the terms of the *Policy.*
00088

END OF CERTIFICATE

STATEMENT OF ERISA RIGHTS

As a participant in the Plan You are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, 29 U.S.C. §1001, *et seq.*, as amended ("ERISA"). ERISA provides that all plan participants shall be entitled to:

1. Receive Information about Your Plan and Benefits

   a. Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Pension and Welfare Benefit Administration.

   b. Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.

   c. Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

2. Prudent Actions by Plan Fiduciaries

   In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Employee benefit plan. The people who operate Your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of You and other plan participants and beneficiaries. No one, including Your employer, Your union, or any other person, may fire You or otherwise discriminate against You in any way to prevent You from obtaining a welfare benefit or exercising Your rights under ERISA.

3. Enforce Your Rights

   If Your claim for a welfare benefit is denied or ignored, in whole or in part, You have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

   Under ERISA, there are steps You can take to enforce the above rights. For instance, if You request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, You may file suit in federal court. In such case, the court may require the Plan Administrator to provide the materials and pay You up to $110 a day until You receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

   If You have a claim for benefits which is denied or ignored, in whole or in part, You may file suit in a state or federal court. If it should happen that plan fiduciaries misuse the plan's money, or if You are discriminated against for asserting Your rights, You may seek assistance from the U.S. Department of Labor, or You may file suit in a federal court. The court will decide who should pay court costs and legal fees. If You are successful the court may order the person You have sued to pay these costs and fees. If You lose, the court may order You to pay these costs and fees if, for example, it finds Your claims are frivolous.

4. Assistance with Your Questions

   If You have any questions about Your Plan, You should contact the Plan Administrator. If You have questions about this statement or about rights under ERISA, or if You need assistance in obtaining documents from the Plan Administrator, You should contact the nearest office of the Employee Benefit Security Administration, U.S. Department of Labor, listed in Your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, Washington, D.C. 20210. You may obtain certain publications about Your rights and responsibilities under ERISA by calling the publication hotline of the Employee Benefits Security Administration.

ERISA INFORMATION STATEMENT

The benefits described in your certificate are insured by a Policy ("Policy") issued by Dearborn Life Insurance Company (“We” or "Insurer"), pursuant to an "employee welfare benefit plan" (“the Plan”) as defined in Section 3(1) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), 29 U.S.C. §1002(1), established by your employer, or where applicable, employee organization (the “Policyholder").

Every employee welfare benefit plan must be established and maintained pursuant to a written instrument that provides for a Plan Administrator. Your Plan Administrator has delegated the authority to administer claims under the Policy to the Insurer. As claims administrator, We will make decisions concerning eligibility and benefit determinations in accordance with the Policy provisions.

A. ADMINISTRATION OF THE PLAN

The Plan Administrator is the person or entity responsible for the administration of the Plan. The Plan Administrator has full discretionary authority and control over the Plan. This authority provides the Plan Administrator with the power necessary to operate, manage and administer the Plan. This authority includes, but is not limited to, the power to interpret the Plan and determine who is eligible to participate, to determine the amount of benefits that may be paid to a participant or his or her beneficiary, and the status and rights of participants and beneficiaries. The Plan Administrator also has the authority to prescribe the rules and procedures under which the Plan shall operate, to request information, and to employ or appoint persons to aid the Plan Administrator in the administration of the Plan.

Failure by the Plan or the Plan Administrator to insist upon compliance with any provisions of the Plan at any time or under any set of circumstances shall not operate to waive or modify the provision or in any manner render it unenforceable as to any other time or as to any other occurrence, whether the circumstances are or are not the same. No waiver of any term or condition of the Plan shall be valid unless contained in a written memorandum expressing the waiver and signed by the person authorized by the Plan Administrator to sign the waiver.

The Plan may be amended, terminated or suspended in whole or in part, at any time without the consent of the Employees or beneficiaries. Any amendment, termination or suspension shall be in writing, and attached to the Plan. Any amendment, termination or suspension shall be executed according to the Employer's authorized procedures. Any such authorization may be specific to the Plan or persons authorized to act on behalf of the Employer or may be general as to duties of such person. Except for termination or suspensions, any amendments affecting the Policy and/or Certificate must also be approved in writing by an officer of the Insurer and shall be effective as of the date agreed to, in writing by the Plan Sponsor and the Insurer. Notwithstanding anything to the contrary in this document, the Policy shall terminate according to the provisions in the Policy.

The Plan has other fiduciaries, advisors and service providers. The Plan Administrator may allocate fiduciary responsibility among the Plan's fiduciaries and may delegate responsibilities to others. Any allocation or delegation must be done in writing and kept with the records of the Plan. As stated above, the Plan's benefits are provided to you pursuant to an insurance Policy issued to the Company. The Insurer shall, with respect to the Policy:

- resolve all matters when a review pursuant to the claims procedures has been requested;
- interpret, establish and enforce rules and procedures for the administration of the Policy and any claim under it; and
- determine eligibility of Employees and dependents for benefits and their entitlement to and the amount of benefits.

Each fiduciary is solely responsible for its own improper acts or omissions. Except to the extent required by ERISA, no fiduciary has the duty to question whether any other fiduciary is fulfilling all of the responsibilities imposed upon the other fiduciary by law. Nor is a fiduciary liable for a breach of fiduciary duty committed before it became, or after it stopped being, a fiduciary. However, a fiduciary may be liable for a breach of fiduciary responsibility of any Plan fiduciary, to the extent provided in ERISA Section 405(a), 29 U.S.C. §1105(a). The Employer makes no promise to continue these benefits in the future and rights to future benefits will never vest. Retirement does not give any retiree any vested right to continue to participate or receive Plan benefits, except as provided in the Plan.

B. CLAIMS PROCEDURE :

When You or Your Beneficiary are eligible to receive benefits, You or Your Beneficiary, or Your authorized representative (collectively, "You") must follow the claim procedures described in Your Group Insurance Certificate by submitting the proper form in writing to the Insurer at:

Claims Department

Dearborn Life Insurance Company

701 E. 22nd Street

Lombard, IL. 60148

1-855-649-9648

For the purpose of this Section, the terms "written" and "in writing" include "electronic." Any action required to be "written" or "in writing," may be done electronically, where available. If the Insurer uses electronic notices, it will do so in accordance with 29 CFR 2520.104b-1c(i), (iii) and (iv).

Administrative Office:

701 E. 22nd Street • Lombard, Illinois 60148