Hospital Intensive Care Protection

- Pays benefits for up to a total of 31 days per confinement in a Hospital Intensive Care Unit and subsequent confinement in a Hospital Sub-acute Intensive Care Unit.
- Provides first day coverage for accidents and sicknesses.
- Benefits for a Hospital Intensive Care Unit and a Hospital Sub-acute Intensive Care Unit double, if confinement is due to a specified covered accident as defined in the outline of coverage.

Benefits

<table>
<thead>
<tr>
<th>Prior to age 70</th>
<th>Option One</th>
<th>Option Two</th>
<th>Option Three</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit for confinement in a Hospital Intensive Care Unit.</td>
<td>$500/day</td>
<td>$750/day</td>
<td>$1,000/day</td>
</tr>
<tr>
<td>Benefit for confinement in a Hospital Sub-acute Intensive Care Unit that follows Hospital Intensive Care Unit confinement.</td>
<td>$100/day</td>
<td>$150/day</td>
<td>$200/day</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Beginning at age 70</th>
<th>Option One</th>
<th>Option Two</th>
<th>Option Three</th>
</tr>
</thead>
<tbody>
<tr>
<td>At age 70 benefit for confinement in a Hospital Intensive Care Unit.</td>
<td>$1,500 per confinement</td>
<td>$2,000 per confinement</td>
<td>$2,500 per confinement</td>
</tr>
</tbody>
</table>

Policy Information

- Your policy includes a benefit for confinement in a Hospital Sub-acute Intensive Care Unit, which may also be referred to as progressive care, intermediate care or a step-down unit. This confinement must be preceded by confinement in a Hospital Intensive Care Unit.
- Your policy provides lump sum benefit for intensive care confinement on or after your seventieth birthday.
- Your coverage is guaranteed renewable for life as long as premiums are paid.
- Your premium will not change unless we change it on all policies of this kind in the state where your policy was issued.
- Your eligible dependent children may be covered until age twenty-five.
- You may select from several benefit levels to meet your individual needs. Premiums vary based on the amount of coverage you select.
- You may select individual, one-parent or two-parent family coverage.

THIS IS A LIMITED POLICY
Read your policy carefully. This outline provides a very brief description of the important features of your policy. This is not an insurance contract and only the actual policy provisions will control. The policy sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR POLICY CAREFULLY.

Renewability. Your policy is guaranteed renewable. Your premium can be changed only if we change it on all policies of this kind in force in the state where the policy was issued.

Hospital Intensive Care Indemnity Coverage: Policies of this category are designed to provide, to persons insured, a fixed daily benefit during periods of intensive care unit confinement resulting from a covered injury or sickness, subject to any limitations set forth in the policy. This policy does not provide any benefits other than a fixed daily intensive care unit indemnity, a fixed daily sub-acute intensive care unit indemnity and a lump sum benefit for confinement in an intensive care unit on or after your seventieth birthday.

BENEFITS

Confinement in a Hospital Intensive Care Unit: $_____/day
Confinement in a Sub-acute Intensive Care Unit: $_____/day
for confinement that immediately follows Hospital Intensive Care Unit confinement.

We will pay benefits up to a maximum of 31 days per period of confinement in a Hospital Intensive Care Unit and subsequent confinement in a Sub-acute Intensive Care Unit. Benefit amounts for confinement to a Hospital Intensive Care Unit or Hospital Sub-acute Intensive Care Unit because of a specified covered accident will be doubled.

Confinement in a Hospital Intensive Care Unit on or after your Seventieth Birthday: $_____/confinement

If you are confined to a hospital Intensive Care Unit and you become confined to a hospital intensive care unit again within ninety days, we will treat this confinement as the same confinement.

Covered Accident means an accident which occurs on or after the effective date of the policy; occurs while the policy is in force; and is not excluded by name or specific description in the policy.

Covered Sickness means an illness, infection, disease or any other abnormal physical condition not caused by an injury which occurs while the policy is in force and is not excluded by name or specific description in this policy.

Eligible Dependents means your spouse and unmarried dependent children under age twenty-five.

Hospital does not mean a nursing home, extended care or similar facilities.

Hospital Intensive Care Unit means a specifically designated facility apart from other hospital areas, which provides the highest level of care, is restricted to critically ill or injured patients and has a doctor assigned on a full-time basis. It does not include the following units: a progressive care; sub-acute intensive care; intermediate care; private monitored room or ward with or without monitoring equipment.

Specified Covered Accident means a covered accident as described above which is the result of riding in, operating, being hit or run over by a car, bus, truck, motorcycle, train or plane.

Sub-acute Intensive Care Unit means a specifically designated facility apart from other hospital areas which provides a level of care below Intensive Care, but above a regular private or semi-private room or ward. It does not include a regular private or semi-private room or a ward with or without private monitoring equipment.

WHAT IS NOT COVERED BY THIS POLICY

We will not pay benefits for an injury or sickness which is caused by or occurs as a result of: war; racing; participating in illegal activities; your committing or trying to commit suicide and your injuring yourself intentionally, whether you are sane or not; your having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress, and adjustment reactions, (however, Alzheimer's Disease and any other organic senile dementia's are covered under this policy); your treatment for alcoholism or drug addiction, unless you are addicted to a narcotic that you take on the advice of a doctor.