



Guard Plans

Hospital and Doctor Fixed Indemnity Insurance

THIS PRODUCT PROVIDES LIMITED BENEFITS.

GUARD IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA). LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

This product provides benefits in a stated amount regardless of the actual expenses incurred. Golden Rule Insurance Company is the underwriter of these insurance plans.

Policy Forms HPG3-CSTM-GRI and other state variations

Table of Contents

Why Guard Plans	2
WORx Levels	3
Hospital Benefit Levels	4
Included Services	5
Increasing Benefits	6
Network	7
Exclusions & Limitations	8
Plan Provisions	9
State Variations	10
Notice of Privacy Practices	15
Other Notices	18

UnitedHealthcare®
Golden Rule Insurance Co.



Most health plans come with deductibles or copays you still have to pay. With straightforward cash benefits for Wellness, Office visits, and Rx services (WORx) and for hospital stays, a Guard plan can help with those out-of-pocket costs. Plans pay cash benefits for eligible medical services in key health care areas you need, making Guard plans ideal companions for Short Term Medical or TriTerm Medical health plans, where available.



WORx



HOSPITAL



TELEHEALTH & MORE

Benefits for day-to-day

WELLNESS | OFFICE VISITS | RX DRUGS

You access some health services more frequently. Guard plans offer three WORx levels that pay cash benefits on health services you access most often. Choose the level that balances coverage and cost the best for you.

Benefits for ‘what ifs’

HOSPITAL & AMBULANCE

We all worry about life’s “what ifs”, like “What if I get sick or hurt and need to be taken to the hospital?” While it can’t help with the worries, a Guard plan can help with some of the medical costs. Choose Guard or Guard Plus for the right amount of coverage for you to assist with the out-of-pocket expenses of hospital stays and ambulance services.

Designed to help now

TELEHEALTH, NETWORK DISCOUNTS

Every Guard plan is designed to make health care more accessible & affordable:

- Reduced fees for care with providers in the UnitedHealthcare Choice Plus network (page 7)
- Telehealth services available 24/7/365 through the HealthiestYou app from Teladoc® (page 5)
- Discounts on prescription drugs with the Optum Perks Rx card (page 5)

Guard plan benefits are paid at a set amount regardless of the cost of covered medical service incurred.

This is an outline only and is not intended to serve as a legal interpretation of benefits. Reasonable effort has been made to have this outline represent the intent of contract language. However, the contract language stands alone and the complete terms of the coverage will be determined by the policy.



WORx

The WORx (Wellness, Office Visit, Rx - prescription drug) portion of these Guard plans allows you to choose a coverage level for more common health care services that works best for you and your family.

DAY-TO-DAY MEDICAL SERVICES (PER PERSON)

			WORx 1	WORx 2	WORx 3
WELLNESS (after 30-day waiting period) ¹	Wellness Exam (maximum per calendar year)		\$80 per exam (1 exam)	\$100 per exam (1 exam)	\$125 per exam (1 exam)
	Health Screening Diagnostic Labs (maximum per calendar year)		\$25 per test (2 tests)	\$50 per test (2 tests)	\$100 per test (2 tests)
	Health Screening X-ray (maximum per calendar year)		Not Covered	\$50 per test (1 test)	\$100 per test (1 test)
	Mammogram²(females ages 30+) (maximum per calendar year)		\$100 per exam (1 exam)	\$150 per exam (1 exam)	\$150 per exam (1 exam)
	Bone Density Screening(ages 40+) (maximum per calendar year)		Not Covered	Not Covered	\$150 per exam (1 exam)
	EKG (ages 40+) (maximum per calendar year)		Not Covered	Not Covered	\$100 per test (1 test)
	Stress EKG (ages 40+) (maximum per calendar year)		Not Covered	Not Covered	\$125 per test (1 test)
	Colonoscopy Preventive Care (ages 50+) or Any Age if Illness Related (maximum per calendar year)		\$300 per exam (1 exam)	\$300 per exam (1 exam)	\$500 per exam (1 exam)
OFFICE VISITS	Doctor Office Visits³	(for treatment of illness or injury)	\$80 per visit	\$100 per visit	\$125 per visit
	Specialist Office Visit/ Urgent Care Visits		\$100 per visit	\$125 per visit	\$150 per visit
	Office Visit with In-Office Surgery in lieu of Doctor/Specialist/Urgent Care Visit		\$200 per visit	\$225 per visit	\$250 per visit
	Maximum Office Visits (Any Type Combined)² (maximum per calendar year)		4 visits	5 visits	6 visits
	ADDITIONAL OFFICE VISITS				
Chiropractic³ / Physical / Occupational / Speech Therapy Visit (maximum combined per calendar year)	We pay:	Not covered	\$35 per visit (10 visits)	\$45 per visit (10 visits)	
RX DRUGS	Name Brand Prescription Drugs	We pay:	\$40 per fill	\$60 per fill	\$60 per fill
	Generic Prescription Drugs		\$10 per fill	\$10 per fill	\$20 per fill
	Maximum Rx Fills (Any Type Combined)² (per calendar year)		12 fills	15 fills	20 fills



ALL WORx LEVELS
we pay (per calendar year):

UNDER AGE 18

\$25 each for up to 4 Child Immunizations / Flu Shot

\$10 each for up to 10 Child Allergy Treatments

AGES 18+

\$25 for 1 Annual Adult Flu Shot

\$100 for 1 Pap Smear² for Adult Females

AGES 40+

\$100 for 1 PSA Test² for Adult Males

Please note that the WORx Wellness benefits, including those listed above, have a 30-day waiting period in most states.¹

¹Waiting period does not apply in MD or UT. ²Increased benefit in Year 2, see page 6 for details. ³In TN only, Chiropractic Visits are reimbursed as Doctor Office Visits, and the separate Chiropractic Visit benefit under Additional Office Visits does not apply.



Combine the WORx benefits with one of these Hospital Benefit options to complete your Guard plan.

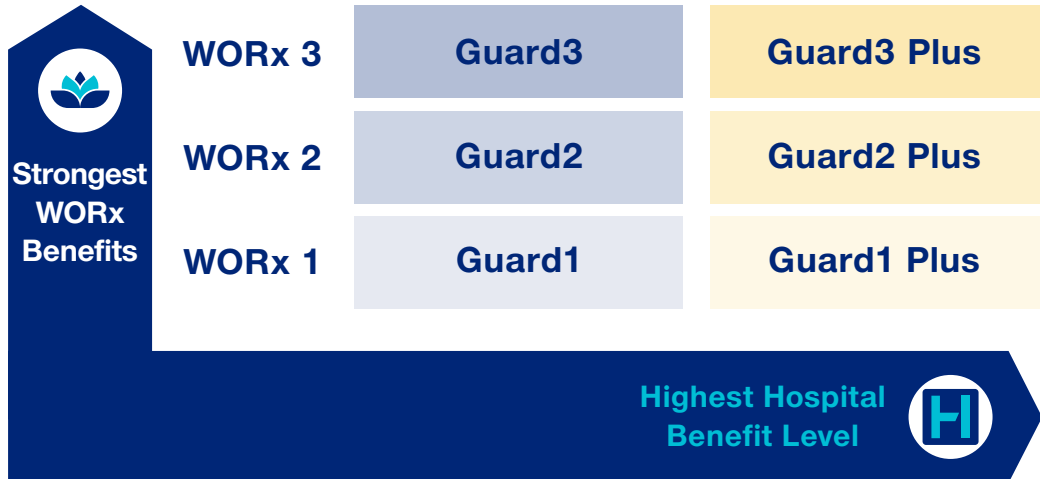
HOSPITAL MEDICAL SERVICES (PER PERSON)

HOSPITAL MEDICAL SERVICES (PER PERSON)		Guard	Guard Plus
Inpatient Hospital Confinement Illness/Injury (Increased benefit in Year 2, see page 6 for details.) Includes Observation Unit stays of 24 hours+	We pay:	\$500 per day (60 days maximum per calendar year)	\$1,000 per day (60 days maximum per calendar year)
Hospital Admission Benefit - First Inpatient Day Includes Observation Unit stays of 24 hours+		\$500 (1 day maximum per calendar year)	\$1,000 per day (1 day maximum per calendar year)
Emergency Room		\$300 per day (1 day maximum per calendar year)	\$500 per day (1 day maximum per calendar year)
Ground/Water Ambulance		\$300 per trip	\$500 per trip
Air Ambulance		\$2,500 per trip	\$2,500 per trip
Combined maximum of 2 trips per calendar year			

Build your custom Guard plan

Summary of Plans

The WORx and Hospital benefit levels come together to create different combinations of coverage so you can find the plan that is best for you.





Telehealth & more

Guard doesn't stop with the fixed cash payments for covered services. Every Guard plan includes telehealth benefits to help you access more affordable health care services. Access the Optum Perks Rx discount card to help with prescription costs for more savings.

Telehealth - HealthiestYou by Teladoc^{®1}

Not feeling well, but not sure you want to go to the doctor? The telehealth benefit provided through HealthiestYou by Teladoc included with Guard plans makes it easy to see a doctor without leaving home. Just meet with a doctor by phone or video at no extra charge to you. They can diagnose and treat illnesses, and often prescribe medication 24/7/365. No driving. No waiting rooms. No copays. That's access to quality healthcare without the hassle so your HealthiestYou can also be your happiest you.

Note: For additional fees, visits with psychiatrists, psychologists and dermatologists are also available.

Rx Discounts - Optum Perks²

There's a simple way most can save 30-80% on prescriptions. It's called Optum Perks. Just visit perks.optum.com/who to print your card or send it to your phone. Then at the site you can compare prescription prices at stores near you. To use your savings, show your Optum Perks discount card to the pharmacy during purchase. A little card could make a big difference.

Note: The Optum Perks card is not insurance. It is a discount program only and available to the general public.



Guard's extra benefits are nothing to sneeze at

Corrie is a busy mom with serious sinus problems. Her congestion, headache and exhaustion make it hard to concentrate on her family. She takes an over-the-counter medicine, but it doesn't seem to work anymore. It's a Saturday, her husband is at work, and she really doesn't want to drag the kids to urgent care by herself. Besides, money's tight this month. So, thanks to Guard with telehealth through HealthiestYou included, Corrie picks up her phone and logs into the HealthiestYou app. She connects with an experienced doctor on the app. After she shares her symptoms, the doctor diagnoses her with a sinus infection and sends a prescription for antibiotics to her nearest pharmacy. At the pharmacy, she uses the Optum Perks card that came with her Guard plan and receives a discount on her prescription.

Corrie is relieved. She doesn't have to spend money on a hefty copay or wait days to get help. HealthiestYou and Optum Perks saved her time and money so that she could get back to enjoying time with her family.

¹ HealthiestYou by Teladoc[®] and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

² Based on pharmacy's usual and customary price. Actual savings may vary.

Increasing benefits over time

Your Guard plan could pay more the longer you have it. With Guard plans, some key benefits increase during your second year on the plan and stay at that increased benefit as long as you have the plan.

How many insurance plans reward loyalty like that?¹



Increased Hospital Injury Benefit

During the second year of your Guard plan, your inpatient hospital benefit for injury increases 100%.¹ That's twice as much per day for qualifying hospital stays for injury.

Hospital Benefit Paid per day	Year 1	Years 2+
Guard	\$500	\$1,000
Guard Plus	\$1,000	\$2,000

Office Visits & Wellness Benefits

Your Guard plan might make it easier to decide to see the doctor. Guard adds 2 additional illness/injury office visits in the second year of your plan.¹

- 2 additional illness/injury office visits.¹
- 50% increase to benefits for qualified Pap, Mammogram, or PSA testing.¹

Office Visits	Year 1	Years 2+
WORx 1	4 visits	6 visits
WORx 2	5 visits	7 visits
WORx 3	6 visits	8 visits

Additional Rx Fills

Have ongoing prescription needs? Your Guard plan will pay additional benefits in the second year by adding 5 prescription fills to the number of fills you already have.¹ That's more help for those future Rx drug costs.

Rx Drugs	Year 1	Years 2+
WORx 1	12 fills	17 fills
WORx 2	15 fills	20 fills
WORx 3	20 fills	25 fills

¹ Benefits increase on the 1st day of the next full calendar year after a plan has been in force more than 6 months. If the plan has not been in force more than 6 months, the benefit increase will begin January 1 following 12 consecutive months of coverage. This increase occurs only once. This increase does not apply to Inpatient Reimbursement related to sickness.

A wide network of care & cost-saving

56%
**In-Network
Savings**

(national estimate)¹

**Strong
Nationwide
Network**

**1.4
Million
Doctors/Health
Professionals²**

**6,500
Hospitals/
Facilities²**

- You can use any provider you choose, but making the decision to stay in-network pays off. The national estimated Choice Plus network discount for 2020 is over 56%.¹
- UnitedHealthcare offers one of the largest networks in the U.S. With 6,500 hospitals and facilities and 1.4 million physicians and health professionals,² there's a good chance your choices for where to get care are already included.
- Use any doctor or health care facility in the network across the nation. Note: If you have a major medical plan, you may need to stay with certain networks and providers to get the most coverage out of that plan. Be sure to take that into consideration.
- In-network providers will not charge you more than the network-negotiated rate. They agree to provide quality care at a lower cost. This can reduce your out-of-pocket expense if you owe anything beyond the reimbursement benefit your plan provides.

Other Details

This is only a general outline of the basic policy provisions and exclusions. State-specific differences may apply. It is not an insurance contract, nor part of the insurance policy. You will find complete details in the policy.

Basic Policy Details

State-specific differences may apply.

Exclusions and/or Limitations

The policy may limit or exclude benefits for any loss caused by, resulting from, for, or relating to any of the following:

- A loss occurring before the policy effective date, after termination of the policy, during any time that coverage is not in force, or incurred during a waiting period.
- Any act of war; intentionally, self-inflicted, bodily harm; or participation in a riot; or commission or attempt to commit a felony.
- Active service in the armed forces or related auxiliaries.
- A covered person being intoxicated as defined by applicable state law or under the influence of narcotics or controlled substances or taking over the counter drug other than as the recommended dosage.
- Cosmetic treatment.
- Pregnancy or childbirth (except for complications of pregnancy or as required by a state).
- Hospital confinement that begins on a Friday or Saturday unless it is an emergency, or medically necessary inpatient surgery is scheduled for the day after the date of admission.
- Hospital confinement primarily to receive rehabilitation, custodial care, educational care, or nursing services (unless expressly provided for by the policy).
- Any injury sustained while paid to participate or instruct in: horseback riding, racing or speed testing any non-motorized vehicle/conveyance, skiing, or rock or mountain climbing.
- Any injury sustained while participating, demonstrating, instructing, guiding, or accompanying others in: sports (semi- or professional or intercollegiate not including intramural sports), parachute jumping, hang gliding, skydiving, bungee jumping, parakiting, racing or speed testing any motorized vehicle/conveyance, rodeo sports, or scuba/skin diving (60 or more feet in depth).
- Operating a taxi or any other passenger transportation for wage, compensation, or profit).
- Routine well-baby care of a newborn infant while inpatient, except as expressly provided for by the policy.
- Infertility treatment.
- Sexual reassignment surgery.
- Injuries sustained while operating, riding in, or descending from any type of non-commercial aircraft. In most states, this is only excluded if the covered person is a pilot, officer, or member of the crew of such aircraft or is giving or receiving any kind of training or instructions or otherwise has any duties that require him or her to be aboard the aircraft.
- Services performed by an immediate family member.
- Expenses/surcharges imposed by a provider (including a hospital), but which are actually the responsibility of the provider to pay.
- Services or supplies that are not medically necessary to the diagnosis or treatment of an illness or injury.
- Any loss sustained while the covered person is incarcerated in any prison or other detention facility.
- Any loss related to the treatment of mental disorders or substance abuse.
- Any loss related to an abortion (unless the life of the mother would be endangered if the fetus were carried to term).
- Any loss for dental expenses, except as expressly provided for by the policy.
- Any loss related to any examination or fitting related to eyeglasses, contact lenses, hearing aids, eye refraction, or visual therapy.
- Any services rendered outside of the U.S., except for emergency treatment for a covered person.
- Experimental or investigational treatment(s).

Other Details

This is only a general outline of the basic policy provisions and exclusions. State-specific differences may apply. It is not an insurance contract, nor part of the insurance policy. You will find complete details in the policy.

Eligibility

At time of application, the primary insured and spouse (as defined by state) must be between 18-60 years of age in DE and MD and 18-64 years of age in all other states (drop off on 65th birthday) and eligible children 0-25 years of age (drop off on 26th birthday) or as required by state.

Misstatement of Age, Gender, or Tobacco Use

If the covered person's age, gender, or use of tobacco has been misstated on the covered person's application for coverage under the policy, any future premiums may be adjusted and past premiums may be refunded or owed to us based on the correct age, gender or tobacco status. If a covered person's age has been misstated and we would not have issued coverage for that covered person, we will refund the premium paid minus any benefit amounts paid by us, and coverage would be void from the effective date.

Notice of Claim

We must receive notice of claim within 30 days of the date the loss began or as soon as reasonably possible.

Premium

Premium rates are guaranteed for 12 months then subject to change. The age, gender, and tobacco class of a covered person and type and level of coverage are some factors that could be used to determine your premium rate. You will be given at least a 31-day notice (or longer if required by your state) of any change in your premium. We will make no change in your premium solely because of claims made by a covered person under the policy or a change in a covered person's health.

Preexisting Conditions

We will not pay benefits under the policy for a loss which manifests due to, results from, is caused by, or contributed to a preexisting condition. The preexisting condition limitation will not apply longer than 12 months (or as required by state) after a covered person's applicable effective date under the policy.

THIS IS NOT QUALIFYING HEALTH CARE COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT.

"Preexisting condition" means an illness, injury or condition:

- For which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within 12 months immediately preceding the effective date the covered person became insured under the policy; or
- That manifested symptoms which would cause an ordinarily prudent person to seek diagnosis or treatment within the 12 months immediately preceding the applicable effective date the covered person became insured under the policy.

Renewability and Termination

The policy is renewable until the earliest of the following:

- The primary insured's 65th birthday (or next premium due date, dependent on state) or death. If the policy includes dependents, it may be continued after the primary insured's death or 65th birthday:
 - By the spouse, if a covered person
 - Otherwise, by an eligible child who is a covered person;
- Nonpayment of premiums when due;
- The date we discontinue offering and refuse to renew all policies issued on this form for all residents of the state where you reside;
- The date we receive a request from you to terminate the policy; or
- The date there is fraud or a material misrepresentation made by or with the knowledge of a covered person.

Underwriting

Insurance plans are subject to health underwriting. If you provide incorrect or incomplete information on your application for insurance your coverage may be voided or claims denied.

Waiting Periods

There is a 30-day waiting period before benefits are payable for the Wellness/Preventive Care benefit in all states except MD and UT.

State Variations

Please see state availability and applicable state-specific benefits, exclusions, and limitations.

Alabama Policy Form HPG3-CSTM-GRI-01
Misstatement of Sex or Tobacco Use provision does not apply.

Alaska Policy Form HPG3-CSTM-GRI-50
There are no state variations.

Arizona Policy Form HPG3-CSTM-GRI-02

- The exclusion for services performed by a member of the covered person's immediate family does not apply.
- The exclusion for loss sustained while covered person is incarcerated is limited to incarceration in state or federal prison.

Arkansas Policy Form HPG3-CSTM-GRI-03
The exclusion for any loss related to substance abuse only applies to drug use disorder or for treatment programs for drug use disorder.

Colorado Policy Form HPG3-CSTM-GRI-05

- "Spouse" means the person to whom you are legally married or your partner in a civil union under Colorado law.
- The exclusion for self-inflicted bodily harm only applies if the covered person is sane.
- The exclusion as a result of any injury sustained during or due to participating, instructing, demonstrating, guiding, or accompanying others in racing or speed testing any motorized vehicle or conveyance only applies if the covered person is paid to participate or instruct.
- The exclusion does not apply for preexisting condition that manifested symptoms that would cause an ordinarily prudent person to seek diagnosis or treatment within the 12 months immediately preceding the applicable effective date the covered person became insured under the policy.

Delaware Policy Form HPG3-CSTM-GRI
Maximum issue age is 60.

Florida Policy Form HPG3-CSTM-GRI-09

- Eligible child may also include your or your spouse's child who is under age 31 if they are unmarried, and not covered by any other health benefit plan.

- The exclusion for hospital confinement that begins on a Friday or Saturday unless it is an emergency, or medically necessary inpatient surgery is scheduled for the date after the date of admission, does not apply.

Georgia Policy Form HPG3-CSTM-GRI-10
There are no state variations.

Hawaii Policy Form HPG3-CSTM-GRI-51
There are no state variations.

Illinois Policy Form HPG3-CSTM-GRI-12

- Eligible child may also include your or your spouse's child who is under age 30, who has served in the United States Armed Forces, has been released or discharged other than a dishonorable discharge, and has submitted his/her DD-214 to us (GRIC) stating the date on which the dependent was released from service.
- "Spouse" means the person to whom you are legally married or your partner in civil union under Illinois law. Party to a civil union means a person who has established a civil union pursuant to the Illinois Religious Freedom Protection and Civil Union Act.
- The exclusion for any injury sustained while participating, demonstrating, instructing, guiding, or accompanying others in certain activities (i.e. semi- and professional sports, parachuting, rodeo sports, etc) or any injury while paid to participate or instruct in certain activities (i.e. horseback riding, racing etc.) does not apply.
- The references to misstatements or misrepresentations refer to "intentional" misstatements or misrepresentations.

Indiana Policy Form HPG3-CSTM-GRI-13
There are no state variations.

Iowa Policy Form HPG3-CSTM-GRI-14
There are no state variations.

Kentucky Policy Form HPG3-CSTM-GRI-16
There are no state variations.

State Variations

Please see state availability and applicable state-specific benefits, exclusions, and limitations.

Louisiana

Policy Form HPG3-CSTM-GRI-17

The exclusion for a loss sustained while the covered person is incarcerated in a state or federal prison or other detention facility does not apply if a covered person is detained in a correctional facility and has not been adjudicated or convicted of a criminal offense.

Maine

Policy Form HPG3-CSTM-GRI-18

- “Spouse” means the person to whom you are legally married or your domestic partner.

Maryland

Policy Form HPG3-CSTM-GRI-19

- Maximum issue age is 60.
- There is no waiting period for Wellness/Preventive services.
- The following exclusions do not apply:
 - The covered person taking part in a riot.
 - The covered person’s commission or attempt to commit a felony, whether or not charged.
 - A loss incurred as a result of the covered person being intoxicated, as defined by applicable state law in the state in which the loss occurred, or under the influence of illegal narcotics or controlled substance unless administered or prescribed by a doctor or voluntary taking of any over the counter drug unless taken in accordance with the manufacturer’s recommended dosage.
 - Services incurred during the waiting period.
 - Any loss related to the treatment of mental disorders, substance abuse, or for court ordered treatment programs for substance abuse.
- The policy does not pay benefits for any loss caused by, resulting from, for, or relating to expenses of a prohibited referral, as required by Maryland laws and regulations.
- We will not pay benefits under the policy for a loss which manifests due to, results from, is caused or otherwise contributed to by, a preexisting condition, or complications resulting from a preexisting condition unless:
 - A. A covered person’s preexisting condition was fully disclosed to us on your application for insurance under the policy; and

B. Coverage of the preexisting condition has not been excluded or limited by name or specific description on a signed waiver rider, attached to the policy.

- If a covered person is hospital confined on the date the covered person ceases to be insured under this policy, we will continue to pay benefits for the hospital confinement until the earlier of:

- The date the covered person is discharged from the hospital; or
- 12 months after the date the covered person ceases to be insured under this policy.

However, no benefits are provided under this provision if this policy is terminated because of:

- A request by you;
- Fraud or material misrepresentation on your part; or
- Your failure to pay the required premiums when due; or
- Coverage is provided to a covered person by a succeeding health benefit plan that: is provided at a cost to a covered person that is less than or equal to the cost of the covered person of the extended benefit provided under this provision; and does not result in an interruption of benefits.

Michigan

Policy Form HPG3-CSTM-GRI-21

- The following exclusions do not apply:
 - For intentionally self-inflicted bodily harm.
 - For participation in a riot.
 - For a covered person being intoxicated as defined by applicable state law or under the influence of narcotics or controlled substances or taking over the counter drug other than as the recommended dosage.
- There is an exclusion for any illness or injury incurred as a result of the covered person’s committing or attempting to commit a misdemeanor or felony, whether or not charged, or which a contributing cause was the covered person’s being engaged in an illegal occupation or other willful criminal activity.

Minnesota

Policy Form HPG3-CSTM-GRI-22

There are no state variations.

State Variations

Please see state availability and applicable state-specific benefits, exclusions, and limitations.

Mississippi

Policy Form HPG3-CSTM-GRI-23

Misstatement of Age, Gender, or Tobacco Use does not apply.

Missouri

Policy Form HPG3-CSTM-GRI-24

- The exclusion for loss sustained while incarcerated does not apply.
- The preexisting condition limitation will not apply to an eligible child legally placed for adoption with you or your spouse.

Nebraska

Policy Form HPG3-CSTM-GRI-26

- The exclusions for any injury sustained during or due to participating, instructing, demonstrating, guiding, or accompanying others in racing or speed testing any motorized or non-motorized vehicle or conveyance apply only to organized racing or speed testing.
- “Preexisting condition” means an illness, injury or condition for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within 12 months immediately preceding the effective date the covered person became insured under this policy.

Nevada

Policy Form HPG3-CSTM-GRI-27

- “Spouse” means the person to whom you are legally married or your domestic partner.
- The exclusion does not apply for a covered person being intoxicated as defined by applicable state law or under the influence of narcotics or controlled substances or taking over the counter drug other than as the recommended dosage.
- “Preexisting condition” means an illness, injury or condition:
 - A. For which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within 6 months immediately preceding the effective date the covered person became insured under this policy; or
 - B. That manifested symptoms which would cause an ordinarily prudent person to seek diagnosis or treatment within the 6 months immediately preceding the applicable effective date the covered person became insured under the policy.

North Carolina

Policy Form HPG3-CSTM-GRI-32

- The exclusion for loss as a result of any act of declared or undeclared war does not apply to acts of terrorism.
- The exclusion for cosmetic treatment does not apply to congenital defects and anomalies.
- “Preexisting condition” means those conditions for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within 12 months immediately preceding the effective date the covered person became insured under the policy.

Ohio

Policy Form HPG3-CSTM-GRI-34

The 12 month rate change guarantee does not apply.

Oklahoma

Policy Form HPG3-CSTM-GRI-35

- The exclusion for act of war applies to : Any act of declared or undeclared war while serving in the military or naval service, or any auxiliary unit of the United States, including but not limited to: 1. Service as a member of a Regular or Reserve component of the U.S. Army, Air Force, Navy, Coast Guard, or Marine Corps; 2. Service as a commissioned officer of the Public Health Service or National Oceanic and Atmospheric Administration; or 3. Military or naval service in an auxiliary military organization, including but not limited to the Coast Guard Auxiliary, the temporary Coast Guard Reserve, the Civilian Auxiliary to the Military Police or the Civil Air Patrol.
- The exclusion for intoxication is replaced with : A loss sustained while under the influence of illegal narcotics or controlled substance unless administered or prescribed by a doctor.
- The exclusion for operating a taxi or passenger transportation does not apply.
- The exclusion for any injury sustained while participating, demonstrating, instructing, guiding, or accompanying others in certain activities (i.e. semi- and professional sports, parachuting, rodeo sports, etc) or any injury while paid to participate or instruct in certain activities (i.e. horseback riding, racing etc.) does not apply.

State Variations

Please see state availability and applicable state-specific benefits, exclusions, and limitations.

Pennsylvania

Policy Form HPG3-CSTM-GRI-37

- The exclusion for participation in a riot is specifically for injuries due to participating in a riot.
- In the exclusion for a loss incurred due to a covered person being intoxicated or under the influence of narcotics or controlled substances, the taking of over the counter drugs other than as the recommended dosage does not apply.
- Cosmetic treatment, including hospital confinement for such services, is not excluded when necessitated by a loss from a covered illness or injury.
- “Preexisting condition” means an illness or injury for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within 12 months immediately preceding the effective date the covered person became insured under this policy.

Rhode Island

Policy Form HPG3-CSTM-GRI-38

“Spouse” means the person to whom you are legally married or your partner in a civil union under Rhode Island Law.

South Carolina

Policy Form HPG3-CSTM-GRI-39

The exclusion does not apply for a loss incurred as a result of the covered person being intoxicated, as defined by applicable state law or under the influence of illegal narcotics or controlled substances or taking over the counter drug other than as the recommended dosage.

Tennessee

Policy Form HPG3-CSTM-GRI-41

- The exclusion for loss related to performance of an abortion does not apply if the life of the mother would be endangered if the fetus were carried to term or if the fetus is not viable.
- Chiropractic visits are reimbursed as Doctor Office Visits and does not include the separate benefit for “Chiropractic Visits” under “Additional Office Visits.”

Texas

Policy Form HPG3-CSTM-GRI-42

- The following exclusions do not apply:
 - Hospital confinement for the first Friday or Saturday of an inpatient stay that begins on one of those days, unless it is an emergency, or medically necessary inpatient surgery is scheduled for the date after the date of admission.

- As a result of any injury sustained during or due to participating, instructing, demonstrating, guiding, or accompanying others in any of the following: professional or semi-professional sports; intercollegiate sports (not including intramural sports); parachute jumping; hang-gliding; skydiving; bungee jumping; parakiting; racing or speed testing any motorized vehicle or conveyance; racing or speed testing any non-motorized vehicle or conveyance (if the covered person is paid to participate or to instruct); scuba/skin diving (when diving 60 or more feet in depth); rodeo sports; horseback riding (if the covered person is paid to participate or to instruct); rock or mountain climbing (if the covered person is paid to participate or instruct); or skiing (if the covered person is paid to participate or instruct).
- Services performed by a member of the covered person’s immediate family.
- Any services rendered outside of the United States, except for services rendered for emergency treatment of a covered person.

Utah

Policy Form HPG3-CSTM-GRI-43

- There is no waiting period for Wellness/Preventive services.
- The following exclusions for any loss caused by, resulting from, for, or relating to any of the following do not apply:
 - Any injury sustained while paid to participate or instruct in: horseback riding, racing or speed testing any nonmotorized vehicle/conveyance, skiing, or rock or mountain climbing.
 - Any injury sustained while participating, demonstrating, instructing, guiding, or accompanying others in: sports (semi- or professional or intercollegiate not including intramural sports), parachute jumping, hang gliding, skydiving, bungee jumping, parakiting, racing or speed testing any motorized vehicle/conveyance, rodeo sports, or scuba/skin diving (60 or more feet in depth).
 - Services incurred during the waiting period.

State Variations

Please see state availability and applicable state-specific benefits, exclusions, and limitations.

Virginia

Policy Form HPG3-CSTM-GRI-45

- The Misstatement of Gender and Tobacco Use provisions do not apply. If age is misstated benefits will be those the premium paid would have purchased at the correct age.
- In regards to the exclusion for cosmetic treatment, cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.
- The exclusion for intoxication applies to a loss incurred as a result of the covered person being intoxicated, as defined by applicable state law in the state in which the loss occurred: from the insured being drunk or under the influence of any narcotics unless taken on the advice of a doctor.
- The exclusion for pregnancy or childbirth does not apply to pregnancy following an act of rape when reported to police within 7 days of occurrence; or up to 180 days for an act of rape or incest of a female under 13 years of age.
- The exclusion for an injury sustained while in a non-commercial aircraft applies only if operating the aircraft.
- Office visit benefits are limited only to doctor office visits that do not relate solely to alternative treatments, including acupressure, acupuncture, aroma therapy, hypnotism, massage therapy, rolfing, and other forms of alternative treatment as defined by the Office of Alternative Medicine of the National Institutes of Health.
- The following exclusions do not apply:
 - Active service in the armed forces or related auxiliaries.
 - Hospital confinement that begins on a Friday or Saturday unless it is an emergency, or medically necessary inpatient surgery is scheduled for the day after the date of admission.
 - Sexual reassignment surgery.
 - Infertility treatment.
 - Operating a taxi or any other passenger transportation for wage, compensation, or profit).

- Any injury sustained while participating, demonstrating, instructing, guiding, or accompanying others in: sports (semi- or professional or intercollegiate not including intramural sports), parachute jumping, hang gliding, skydiving, bungee jumping, parakiting, racing or speed testing any motorized vehicle/conveyance, rodeo sports, or scuba/skin diving (60 or more feet in depth).
- Any loss sustained while the covered person is incarcerated in a state or federal prison or other detention facility.
- Experimental or investigational treatment(s).

West Virginia

Policy Form HPG3-CSTM-GRI-47

There are no state variations.

Wisconsin

Policy Form HPG3-CSTM-GRI-48

“Preexisting condition” means an illness, injury or condition misrepresented or not fully disclosed on the application for insurance:

- A. For which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within 12 months immediately preceding the effective date the covered person became insured under this policy; or
- B. That manifested symptoms which would cause an ordinarily prudent person to seek diagnosis or treatment within the 12 months immediately preceding the applicable effective date the covered person became insured under this policy.

Wyoming

Policy Form HPG3-CSTM-GRI-49

- The Misstatement of Gender and Tobacco Use provisions do not apply.
- “Preexisting condition” means an illness, injury or condition for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within 6 months immediately preceding the effective date the covered person became insured under this policy.

HEALTH PLAN NOTICES OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

MEDICAL INFORMATION PRIVACY NOTICE (Effective January 1, 2019)

We (including our affiliates listed at the end of this notice) are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or “disclose” that information to others. You also have rights regarding your health information that are described in this notice. We are required by law to abide by the terms of this notice.

The terms “information” or “health information” in this notice include any information we maintain that reasonably can be used to identify you and that relates to your physical or mental health condition, the provision of health care to you, or the payment for such health care. We will comply with the requirements of applicable privacy laws related to notifying you in the event of a breach of your health information.

We have the right to change our privacy practices and the terms of this notice. If we make a material change to our privacy practices, we will provide to you in our next annual distribution, either a revised notice or information about the material change or how to obtain a revised notice. We will provide this information either by direct mail or electronically in accordance with applicable law. In all cases, we will post the revised notice on our websites, such as www.uhone.com, www.myuhone.com, www.uhone4me.com, www.myallsavers.com, or www.myallsaversconnect.com. We reserve the right to make any revised or changed notice effective for information we already have and for information that we receive in the future.

We collect and maintain oral, written and electronic information to administer our business and to provide products, services and information of importance to our customers. We maintain physical, electronic and procedural security safeguards in the handling and maintenance of our enrollees’ information, in accordance with applicable state and Federal standards, to protect against risks such as loss, destruction or misuse.

How We Use or Disclose Information. We must use and disclose your health information to provide information:

- To you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice; and
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected.

We have the right to use and disclose health information for your treatment, to pay for your health care and operate our business. For example, we may use or disclose your health information:

- **For Payment** of premiums due us, to determine your coverage and to process claims for health care services you receive including for subrogation or coordination of other benefits you may have. For example, we may tell a doctor whether you are eligible for coverage and what percentage of the bill may be covered.
- **For Treatment.** We may use or disclose health information to aid in your treatment or the coordination of your care. For example, we may disclose information to your physicians or hospitals to help them provide medical care to you.

- **For Health Care Operations.** We may use or disclose health information as necessary to operate and manage our business activities related to providing and managing your health care coverage. For example, we might conduct or arrange for medical review, legal services, and auditing functions, including fraud and abuse detection or compliance programs. We may also de-identify health information in accordance with applicable laws. After that information is de-identified, the information is no longer subject to this notice and we may use the information for any lawful purpose.

- **To Provide Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health-related products and services.
- **To Plan Sponsors.** If your coverage is through an employer group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration if the plan sponsor agrees to special restrictions on its use and disclosure of the information in accordance with Federal law.
- **For Underwriting Purposes.** We may use or disclose your health information for underwriting purposes; however, we will not use or disclose your genetic information for such purposes.
- **For Reminders.** We may use or disclose health information to contact you for appointment reminders with providers who provide medical care to you.

We may use or disclose your health information for the following purposes under limited circumstances:

- **As Required by Law.** We may disclose information when required to do so by law.
- **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care, such as a family member, when you are incapacitated or in an emergency, or when you agree or fail to object when given the opportunity. If you are unavailable or unable to object we will use our best judgment to decide if the disclosure is in your best interests. Special rules apply regarding when we may disclose health information to family members and others involved in a deceased individual’s care. We may disclose health information to any persons involved, prior to the death, in the care or payment for care of a deceased individual, unless we are aware that doing so would be inconsistent with a preference previously expressed by the deceased.
- **For Public Health Activities** such as reporting disease outbreaks to a public health authority.
- **For Reporting Victims of Abuse, Neglect or Domestic Violence** to government authorities, including a social service or protective service agency.
- **For Health Oversight Activities** such as licensure, governmental audits and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- **For Law Enforcement Purposes** such as providing limited information to locate a missing person or report a crime.
- **To Avoid a Serious Threat to Health or Safety** by, for example, disclosing information to public health agencies or law enforcement authorities, or in the event of an emergency or natural disaster.

- **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.
- **For Workers' Compensation** including disclosures required by state workers' compensation laws that govern job-related injury or illness.
- **For Research Purposes** such as research related to the prevention of disease or disability, if the research study meets Federal privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.
- **For Organ Procurement Purposes.** We may use or disclose information to entities that handle procurement, banking or transplantation of organs, eyes or tissue to facilitate donation and transplantation.
- **To Correctional Institutions or Law Enforcement Officials** if you are an inmate of a correctional institution or under the custody of a law enforcement official, but only if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.
- **To Business Associates** that perform functions on our behalf or provide us with services if the information is necessary for such functions or services. Our business associates are required, under contract with us and pursuant to Federal law, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract and as permitted by Federal law.
- **Additional Restrictions on Use and Disclosure.** Certain Federal and state laws may require special privacy protections that restrict the use and disclosure of certain health information, including highly confidential information about you. Such laws may protect the following types of information: Alcohol and Substance Abuse, Biometric Information, Child or Adult Abuse or Neglect, including Sexual Assault, Communicable Diseases, Genetic Information, HIV/AIDS, Mental Health, Minors' Information, Prescriptions, Reproductive Health, and Sexually Transmitted Diseases.

If a use or disclosure of health information described above in this notice is prohibited or materially limited by other laws that apply to us, it is our intent to meet the requirements of the more stringent law.

Except for uses and disclosures described and limited as set forth in this notice, we will use and disclose your health information only with a written authorization from you. This includes, except for limited circumstances allowed by Federal privacy law, not using or disclosing psychotherapy notes about you, selling your health information to others or using or disclosing your health information for certain promotional communications that are prohibited marketing communications under Federal law, without your written authorization. Once you give us authorization to release your health information, we

cannot guarantee that the person to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization, except if we have already acted based on your authorization. To revoke an authorization, call the phone number listed on your health plan ID card.

What Are Your Rights. The following are your rights with respect to your health information.

- **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that may authorize certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with our policies, we are not required to agree to any restriction.**
- **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a PO Box instead of your home address). We will accommodate reasonable requests where a disclosure of all or part of your health information otherwise could endanger you. In certain circumstances, we will accept verbal requests to receive confidential communications; however, we may also require you to confirm your request in writing. In addition, any request to modify or cancel a previous confidential communication request must be made in writing. Mail your request to the address listed below.
- **You have the right to see and obtain a copy** of health information that we maintain about you such as claims and case or medical management records. If we maintain your health information electronically, you will have the right to request that we send a copy of your health information in an electronic format to you. You can also request that we provide a copy of your information to a third party that you identify. In some cases you may receive a summary of this health information. You must make a written request to inspect and copy your health information or have it sent to a third party. Mail your request to the address listed below. In certain limited circumstances, we may deny your request to inspect and copy your health information. If we deny your request, you may have the right to have the denial reviewed. We may charge a reasonable fee for any copies.
- **You have the right to ask to amend information** we maintain about you such as claims and case or medical management records, if you believe the health information about you is wrong or incomplete. Your request must be in writing and provide the reasons for the requested amendment. Mail your request to the address listed below. If we deny your request, you may have a statement of your disagreement added to your health information.
- **You have the right to receive an accounting** of certain disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information: (i) for treatment, payment, and health care operations purposes; (ii) to you or pursuant to your authorization; and (iii) to correctional institutions or law enforcement officials; and (iv) other disclosures for which Federal law does not require us to provide an accounting.

• **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice. In addition, you may obtain a copy of this notice at our websites such as www.uhone.com, www.myuhone.com, www.uhone4me.com, www.myallsavers.com, or www.myallsaversconnect.com.

• **You have the right to be considered a protected person.** (New Mexico only)

A “protected person” is a victim of domestic abuse who also is either: (i) an applicant for insurance with us; (ii) a person who is or may be covered by our insurance; or (iii) someone who has a claim for benefits under our insurance.

Exercising Your Rights

• **Contacting your Health Plan.** If you have any questions about this notice or want to exercise any of your rights, you may contact a UnitedHealthOne Customer Call Center Representative. For Golden Rule members call us at 800-657-8205 (TTY 711). For All Savers members, call us at 1-800-291-2634 (TTY 711).

• **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the address listed below.

• **Submitting a Written Request.** Mail to us your written requests to exercise any of your rights, including modifying or cancelling a confidential communication, requesting copies of your records, or requesting amendments to your record at the following address:

• Privacy Office, 7440 Woodland Drive, Indianapolis, IN 46278-1719

• **You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint.** We will not take any action against you for filing a complaint.

Fair Credit Reporting Act Notice. In some cases, we may ask a consumer-reporting agency to compile a consumer report, including potentially an investigative consumer report, about you. If we request an investigative consumer report, we will notify you promptly with the name and address of the agency that will furnish the report. You may request in writing to be interviewed as part of the investigation. The agency may retain a copy of the report. The agency may disclose it to other persons as allowed by the Federal Fair Credit Reporting Act.

We may disclose information solely about our transactions or experiences with you to our affiliates.

MIB. In conjunction with our membership in MIB, Inc., formerly known as Medical Information Bureau (MIB), we or our reinsurers may make a report of your personal information to MIB. MIB is a not-for-profit organization of life and health insurance companies that operates an information exchange on behalf of its members. If you submit an application or claim for benefits to another MIB member company for life or health insurance coverage, the MIB, upon request, will supply such company with information regarding you that it has in its file.

If you question the accuracy of information in the MIB’s file, you may seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. Contact MIB at: MIB, Inc., 50 Braintree Hill Park Ste. 400, Braintree, MA 02184-8734, 1-866-692-6901, www.mib.com.

FINANCIAL INFORMATION PRIVACY NOTICE (Effective January 1, 2019)

We (including our affiliates listed at the end of this notice) are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, “personal financial information” means information, other than health information, about an insured or an applicant for coverage that identifies the individual, is not generally publicly available and is collected from the individual or is obtained in connection with providing coverage to the individual.

Information We Collect. Depending upon the product or service you have with us, we may collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms, such as name, address, age, medical information and Social Security number;
- Information about your transactions with us, our affiliates or others, such as premium payment and claims history; and
- Information from a consumer reporting agency.

Disclosure of Information. We do not disclose personal financial information about our insureds or former insureds to any third party, except as required or permitted by law. For example, in the course of our general business practices, we may, as permitted by law, disclose any of the personal financial information that we collect about you, without your authorization, to the following types of institutions:

- To our corporate affiliates, which include financial service providers, such as other insurers, and non-financial companies, such as data processors;
- To nonaffiliated companies for our everyday business purposes, such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations; and
- To nonaffiliated companies that perform services for us, including sending promotional communications on our behalf.

We restrict access to personal financial information about you to employees, affiliates and service providers who are involved in administering your health care coverage or providing services to you. We maintain physical, electronic and procedural safeguards that comply with Federal standards to guard your personal financial information.

Confidentiality and Security. We maintain physical, electronic and procedural safeguards, in accordance with applicable state and Federal standards, to protect your personal financial information against risks such as loss, destruction or misuse. These measures include computer safeguards, secured files and buildings, and restrictions on who may access your personal financial information.

Questions About this Notice. If you have any questions about this notice, you may contact a UnitedHealthOne Customer Call Center Representative. For Golden Rule members call us at 1-800-657-8205 (TTY 711). For All Savers members, call us at 1-800-291-2634 (TTY 711). The Notice of Privacy Practices, effective January 1, 2019, is provided on behalf of All Savers Insurance Company; All Savers Life Insurance Company of California; Golden Rule Insurance Company; Oxford Health Insurance, Inc.; UnitedHealthcare Insurance Company; and UnitedHealthcare Life Insurance Company. To obtain an authorization to release your personal information to another party, please go to the appropriate website listed in this Notice.

Conditions Prior To Coverage (Applicable with or without the Conditional Receipt)

Subject to the limitations shown below, insurance will become effective if the following conditions are met:

1. The application is completed in full and is unconditionally accepted and approved by Golden Rule Insurance Company.
2. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date, and any check is honored on first presentation for payment.
3. The policy is: (a) issued by Golden Rule Insurance Company exactly as applied for within 45 days from date of application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured.

Failure to include all material medical information or correct information regarding the tobacco use of any applicant may cause the Company to deny a future claim and to void your coverage as though it has never been in force. After you have completed the application and before you sign it, reread it carefully. Be certain that all information has been properly recorded.

Keep this document. It has important information.

Authorization to Obtain and Disclose Health Information

I authorize Golden Rule Insurance Company's (GRIC) New Business and Medical History Review departments to obtain health information that they need to underwrite or verify my application for insurance. Any health care provider, pharmacy benefit manager, consumer-reporting agency, MIB, Inc., formerly known as Medical Information Bureau (MIB), or insurance company having any information as to a diagnosis, the treatment, or prognosis of any physical or mental conditions about my family or me is authorized to give it to GRIC's New Business and Medical History Review departments. This includes information related to substance use or abuse.

I understand any existing or future requests I have made or may make to restrict my protected health information do not and will not apply to this authorization, unless I revoke this authorization.

GRIC may release this information about my family or me to the MIB or any member company for the purposes described in GRIC's Notice of Privacy Practices.

I (we) have received GRIC's Notice of Privacy Practices.

This authorization shall remain valid for 30 months from the date below.

I (we) understand the following:

- A photocopy of this authorization is as valid as the original;
- I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to GRIC;
- I (we) may request revocation of this authorization as described in GRIC's Notice of Privacy Practices;
- GRIC may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization;
- The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws regulating health insurers.

I have retained a copy of this authorization.

052F-G-0816

Provider of telehealth services may be replaced with prior notice.



Golden Rule Insurance Company
7440 Woodland Drive
Indianapolis, IN 46278-1719
For Inquiries: (800) 657-8205

In this outline, "you" or "your" will refer to the person whom this outline has been prepared for, and "we," "our," or "us" will refer to Golden Rule Insurance Company, a stock company.

**Fixed Indemnity Coverage
Health ProtectorGuard
Outline of Coverage for Policy Form HPG3-CSTM-GRI-48
(Please retain this outline for your records)**

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company.

Read Your Policy Carefully -- This outline sets forth a brief description of the important aspects of your policy. This is not the insurance contract. Only the actual policy will control. The policy sets forth in detail your and our rights and obligations. For this reason, it is important that you READ YOUR POLICY CAREFULLY!

Fixed Indemnity Coverage -- Plans of this type are designed to pay a specific benefit amount for a loss for ambulance, emergency care, hospitalization, office visits/urgent care, outpatient prescription drugs, and wellness/preventive care services. Coverage is subject to the provisions or other limitations that may be set forth in the policy.

Indemnity Benefits

The applicable benefit amount is payable as set forth in the policy for the following benefits:

- A. For a licensed professional ground or air ambulance service used to transport a covered person to a hospital or emergency care facility due to an illness or injury. The ambulance benefit is limited to emergency transportation to a hospital or transportation between hospitals during a period of hospital confinement when a higher level of care is medically necessary.
- B. For the first inpatient day a covered person is admitted as an inpatient, including observation in an observation unit of 24 hours or more.
- C. For each day a covered person receives services for hospital emergency room care.
- D. For each day a covered person is hospital confined as an inpatient under the orders of

a doctor. The day before a covered person is discharged is the covered person's last inpatient day.

Amount Payable

Amount Payable: The applicable specified benefit amount will be paid which results from a loss while a covered person's insurance is in force subject to all terms, conditions, limitations, exclusions, waiting periods and benefit maximum limits under the policy.

What Is Not Covered

This is not major medical insurance.

The policy does not pay benefits for any loss caused by, resulting from, for, or relating to any of the following:

- A. A loss occurring before the policy effective date, after termination of the policy, or during any time that coverage is not in force.
- B. Intentionally self-inflicted bodily harm (whether the covered person is sane or insane).
- C. Any act of declared or undeclared war.
- D. Active service in the armed forces of any country, or related auxiliaries including the National Guard or military reserve.
- E. The covered person taking part in a riot.
- F. The covered person's commission or attempt to commit a felony, whether or not charged.
- G. A loss incurred as a result of the covered person being intoxicated or under the influence of illegal narcotics or controlled substance unless administered or prescribed by a doctor or voluntary taking of any over the counter drug unless taken in accordance with the manufacturer's recommended dosage.
- H. Cosmetic treatment, including hospital confinement for such services.
- I. Sexual reassignment surgery.
- J. Infertility treatment.
- K. Pregnancy or childbirth (except for complications of pregnancy).
- L. Hospital confinement for the first Friday or Saturday of an inpatient stay that begins on one of those days, unless it is an emergency or medically necessary inpatient surgery is scheduled for the day after the date of admission.
- M. Hospital confinement primarily to receive rehabilitation, custodial care, educational care, or nursing services (unless expressly provided for by this policy).
- N. Operating a taxi or any other passenger transportation services for wage, compensation, or profit.
- O. As a result of any injury sustained during or due to participating, instructing, demonstrating, guiding, or accompanying others in any of the following:
 - 1. Professional or semi-professional sports; intercollegiate sports (not including intramural sports);
 - 2. Parachute jumping; hang-gliding; skydiving; bungee jumping; parakiting;
- 3. Racing or speed testing any motorized vehicle or conveyance;
- 4. Racing or speed testing any non-motorized vehicle or conveyance (if the covered person is paid to participate or to instruct);
- 5. Scuba/skin diving (when diving 60 or more feet in depth);
- 6. Rodeo sports; horseback riding (if the covered person is paid to participate or to instruct);
- 7. Rock or mountain climbing (if the covered person is paid to participate or to instruct); or
- 8. Skiing (if the covered person is paid to participate or to instruct).
- P. As a result of any injury sustained while operating, riding in, or descending from any type of non-commercial aircraft if the covered person is a pilot, officer, or member of the crew of such aircraft or is giving or receiving any kind of training or instructions or otherwise has any duties that require him or her to be aboard the aircraft.
- Q. Fees/surcharges imposed on you or your covered dependent by a provider (including a hospital) but which are actually the responsibility of the provider to pay.
- R. Services incurred during the waiting period.
- S. Services performed by a member of the covered person's immediate family.
- T. Services or supplies that are not administered or ordered by a doctor, or are not medically necessary to the diagnosis or treatment of an illness or injury.
- U. Routine well-baby care of a newborn infant while inpatient, except as expressly provided for by the policy.
- V. Any loss sustained while the covered person is incarcerated in a state or federal prison or other detention facility.
- W. Any loss related to the treatment of mental disorders, substance abuse, or for court ordered treatment programs for substance abuse.
- X. Any loss related to performance of an abortion (unless the life of the mother would be endangered if the fetus were carried to term).

- Y. Any loss related to any examination or fitting related to eyeglasses, contact lenses, hearing aids, eye refraction, or visual therapy.
- Z. Any services rendered outside of the United States, except for services rendered for emergency treatment of a covered person.
- AA. Any loss for dental expenses, unless a covered person sustains an injury, due to an accident, after the covered person's effective date, which results in:
 1. Damage to his or her natural teeth (injury to the natural teeth will not include any injury as a result of chewing); and
 2. The services resulting in the dental expense are received within six months of the accident or as part of a treatment plan which was prescribed by a doctor and was begun within six months of the accident.
- BB. Experimental or investigational treatment(s). The fact that an experimental or investigational treatment is the only available treatment for a particular condition will not result in benefits if the procedure is considered to be an experimental or investigational treatment for the treatment of that particular condition.

PREEXISTING CONDITIONS: We will not pay benefits under the policy for a loss which manifests due to, results from, is caused or otherwise contributed to by, a preexisting condition, or complications resulting from a preexisting condition. The preexisting condition limitation will not apply longer than 12 months after a covered person's applicable effective date under this policy.

"Preexisting condition" means an illness, injury or condition misrepresented or not fully disclosed on the application for insurance:

- A. For which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within 12 months immediately preceding the effective date the covered person became insured under this policy; or
- B. That manifested symptoms which would cause an ordinarily prudent person to seek diagnosis or treatment within the 12 months immediately preceding the applicable

effective date the covered person became insured under this policy.

Definitions

"Grievance" means any dissatisfaction with us in writing in any form to us by you, or on your behalf, including any of the following:

- A. Provision of services.
- B. Determination to reform or rescind a policy.
- C. Determination of a diagnosis or level of service required for evidence-based treatment of autism spectrum disorders.
- D. Claim practices.

Term of Coverage and Renewability

The policy term begins as of the effective date of the policy. You may keep the policy in force, subject to the Termination provisions in the policy, by paying us the required premium as it comes due. However, we may cancel the policy if there is a fraud or misrepresentation made by or with the knowledge of a covered person in filing a claim.

If the policy is other than a primary insured only plan, it may be continued after your death or after your 65th birthday by your spouse or eligible child if a covered person.

Premium

From time to time, we may change the rate table used for this policy form. Other than rate changes due to covered person changes and/or benefit changes, rates for the policy will not change during the initial 12 months following the policy effective date. On each premium's due date, the premium will be based on the rate table in effect in the state where the policy was issued. After the initial 12 months following the policy effective date, the age, sex, and tobacco class of covered persons and type and level of benefits on the premium due date are some of the factors that could be used in determining your premium rates. At least 60 days written notice of any plan to take an action or make a change permitted by this clause will be mailed to you at your last address as shown in our records. We will make no change in your premium solely because of claims made under this policy or a change in a covered person's health.