

Trustmark UL or ULE Exclusions and Limitations by State

The policy is determined by the employer situs state. If the employer is based in LA, MA, NY, SD, VT, or WA the policy will be based on the employee's state of residence.

This product is not available in HI, OR, or UT.

Alabama, Alaska, Arizona, Arkansas, Kentucky, Nebraska, Nevada:

EXCLUSIONS AND LIMITATIONS

This Rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this Rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this Rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

California:

EXCLUSIONS AND LIMITATIONS

This Rider does not pay benefits for loss:

- Incurred while residing or confined outside the United States and Canada;
- Due to alcoholism or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician;
- For treatment provided in a government facility, unless otherwise required by law, services for which benefits are available under Medicare or other governmental programs (except Medi-Cal or Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no fault law, services provided by a member of the covered person's immediate family, and services for which no charge is normally made in the absence of insurance;
- Services provided by a member of the Insured's immediate family;
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - suicide, whether or not the person had mental capacity to control what he or she was doing, attempted suicide or intentionally self-inflicted injury.

Pre-existing Condition Limitation

This Rider does not pay benefits for loss due to a Pre-existing Condition that begins within the first six (6) months after the

effective date of this Rider.

Colorado:

EXCLUSIONS AND LIMITATIONS

This Rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to alcoholism or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- Treatment provided by a government facility, services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law.
- Services provided by a member of the Insured's immediate family;
- Services for which no charge is normally made in absence of insurance.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - attempted suicide or intentionally self-inflicted injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits

Pre-existing Condition Limitation

This Rider does not pay benefits for loss due to a Pre-existing Condition that begins within the first six (6) months after the effective date of this Rider.

Connecticut:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol addiction.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection (participation in a riot means actively partaking in common with three or more other persons in the tumultuous disturbances of the public peace by such persons assembling together of their own authority in the execution of some action of a private nature in a violent and turbulent manner to the terror of the people, and this whether the action be of itself lawful or unlawful.);
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Delaware:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

DC:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Florida:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to mental or nervous disorders other than Alzheimer's Disease and related degenerative and dementing illnesses.
- Incurred while residing or confined outside the United States and Canada.

- Due to alcohol or drug addiction, unless the addiction results from administration of drugs for treatment taken as directed or as prescribed by a Licensed Health Care Practitioner.
- In any government facility contracted for or operated by the United States Government (unless otherwise required by law), services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law, services provided by a member of the covered person's immediate family, and services for which there is no cost to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared), except for acts of terrorism;
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - suicide (while sane or insane), attempted suicide or intentionally self-inflicted Injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Pre-existing Condition Limitation: This rider does not pay benefits for loss due to a Pre-existing Condition that starts during the first six (6) months after the effective date for this rider.

Illinois, Maryland, Michigan, Missouri, New Jersey, Pennsylvania:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Indiana:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:

- war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Iowa:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Kansas:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared)
 - participation in a felony, riot or insurrection;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider

Louisiana:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- For nervous or mental disorders. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- For alcoholism or drug addiction .
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

PRE-EXISTING CONDITION LIMITATION

This rider does not pay benefits for loss due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.

Maine:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Massachusetts:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However,

nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.

- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Licensed Health Care Practitioner.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - War or Act of War (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or normal pregnancy and childbirth.

Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Minnesota:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Sustained or contracted in consequence while under the influence of any narcotic, unless administered on the advise of a Licensed Health Care Practitioner.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - War or act of war (whether declared or undeclared);
 - Participation in a felony, riot or insurrection; or
 - Service in the armed forces or units auxiliary thereto.
- Which does not satisfy all the conditions stated in the provision captioned Eligibility for the Payment of Benefits.

Pre-existing Condition Limitations

This rider does not pay benefits for loss due to a Pre-existing Condition that begins within the first six (6) months after the Effective Date of this rider.

Mississippi:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.

- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Montana:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

New Hampshire:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Pre-existing Condition Limitation

No benefits are payable for a Pre-existing Condition that starts during the first 6 months after the application date for this rider.

New Mexico:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

New York:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Due to treatment or care received while outside the United States and its possessions.
- Due to alcoholism or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Licensed Health Care Practitioner.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - suicide, attempted suicide or intentionally self-inflicted Injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

North Carolina:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Licensed Health Care Practitioner.
 - In any facility for which no charge is made to the Insured.
 - Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared), except for acts of terrorism;
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
 - Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Pre-existing Condition Limitation

- This rider does not pay benefits for loss due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- We will waive any time periods that apply to Pre-existing Conditions and probationary periods that You satisfied under previous long term care coverage that this rider is replacing.

North Dakota:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the Effective Date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.

Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Ohio:

PRE-EXISTING CONDITION LIMITATION

This rider does not pay benefits for loss due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.

EXCLUSIONS AND LIMITATIONS ON ELIGIBILITY FOR BENEFITS

This rider does not pay for benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to treatment of chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Oklahoma:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared) , while serving in the military forces or any auxiliary unit attached thereto;
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Rhode Island:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for

treatment prescribed by a Physician.

- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

South Carolina:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

South Dakota:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Incurred for the treatment of alcoholism or drug abuse.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Texas:

EXCLUSIONS AND LIMITATIONS

This Rider does not pay benefits for loss:

- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this Rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Vermont:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Incurred while residing or confined outside the United States and Canada.
- Treatment provided by a government facility, services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - attempted suicide (while sane) or intentionally self-inflicted injury(while sane)
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Pre-existing Condition Limitation

This rider does not pay benefits for loss due to a Pre-existing Condition that begins within the first six (6) months after the Effective Date of this rider.

Washington:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Incurred while residing or confined outside the United States and Canada.
- Due to alcoholism or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- Treatment provided by a government facility, services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law.
- Services provided by a member of the Insured's immediate family;

- Services for which no charge is normally made in absence of insurance.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto; or
 - attempted suicide or intentionally self-inflicted injury.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Pre-existing Condition Limitation

This rider does not pay benefits for loss due to a Pre-existing Condition that begins within the first six (6) months after the Effective Date of this rider.

West Virginia:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

Wisconsin:

EXCLUSIONS AND LIMITATIONS

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
- Due to illness, treatment or medical conditions arising out of:

- war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits