

MAJOR MEDICAL EXPENSE BENEFIT

RENEWAL PERIOD

Renewal of this Major Medical Expense Benefit is guaranteed for as long as any covered person included under this Benefit remains eligible to be a covered person as provided on page 5 of this certificate. Termination of coverage on any covered person will not affect payments as herein provided with respect to a Benefit Period commencing before such termination.

THE MEANING OF TERMS USED IN THIS BENEFIT

Hospital means a lawfully operating institution for the care and treatment of injured or sick persons as resident bed patients, with organized facilities either on its premises or available to it for diagnosis, treatment and surgery, under the supervision of a doctor, and with 24-hour nursing service supervised by a registered graduate nurse always on duty. "Hospital" does not include an institution or that part of an institution which is used as a sanatorium, nursing home, convalescent home, rehabilitation center, rest home, home for the aged, an institution providing primarily custodial care, or any equivalent institution.

Extended Care Facility means a lawfully operating institution or that part of such an institution which is for the care and treatment of resident bed patients convalescing from injury or sickness, under the supervision of a doctor, with 24-hour nursing service supervised by a registered graduate nurse regularly on duty within the premises, which maintains clinical records on all patients, which has procedures for administration of drugs and biologicals, and which has 6 or more beds. "Extended Care Facility" does not include a sanatorium, clinic, rehabilitation center, rest home, home for the aged, an institution providing primarily custodial care, or any equivalent institution.

Home Care means an organized program of treatment and nursing care in the homes of patients discharged from a hospital and which is under the supervision of the staff of such hospital.

Nurse means a registered graduate nurse or a licensed practical nurse other than yourself or your spouse, or a parent, child, brother or sister, related to you by blood or marriage.

Physiotherapist means a licensed physiotherapist other than yourself or your spouse, or a parent, child, brother or sister, related to you by blood or marriage.

In addition to the terms defined above there are terms defined on page 2 of this certificate applicable to this Benefit. The

amounts of money and periods of time in connection with the following terms applicable to this Benefit, Form AMA, are specified on page 3 (or the most recent amendment thereto):

Deductible
Qualification Period
Future Purchase Option Amount
Daily Room Maximum
Surgical Maximum
Maximum Amount

BENEFIT PROVISIONS

DEDUCTIBLE

Individual Basis The Deductible is the amount of eligible expense which must be incurred by any one covered person before payment begins under this Benefit. Eligible expenses equal to the Deductible must be incurred within a period of time equal to the Qualification Period.

Family Basis If more than two covered persons incur eligible expenses under this Benefit, Deductibles may be satisfied on either the individual or the family basis, whichever results in the larger total payment. Under the family basis, all eligible expenses of all covered persons are combined, and an amount equal to twice the Deductible must be incurred within a period of time equal to one and one-half (1-1/2) times the Qualification Period.

BENEFIT PERIOD

A Benefit Period for a covered person will begin when such person incurs eligible expenses, commencing while this Benefit is in force for such person, equal to the amount and within the period of time as required in the Deductible provision. Eligible expenses used to satisfy the Deductible will not be considered as incurred during the Benefit Period. After beginning, a Benefit Period will continue for an initial period of 12 months from the date the Deductible is satisfied. Following the initial 12 months a Benefit Period will continue until a calendar month in which such person incurs eligible expenses of less than \$50.00, at the end of which month the Benefit Period will terminate; provided however that a Benefit Period shall in no case exceed 3 years. If Deductibles are satisfied on the family basis, each covered person's Benefit Period will thereafter be separately subject to this Benefit Period provision.

If, after the termination of a Benefit Period, a covered person again incurs eligible expenses equal to the amount and within the period of time as required in the Deductible provision, a new Benefit Period will begin, subject to the preceding paragraph.

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