

General Exclusions:

We will not pay benefits for Covered Conditions caused or contributed to by, or resulting from a Covered Person:

- participating in a felony, riot or insurrection;
- voluntarily taking or using any narcotic unless it is: taken or used as prescribed by a physician;
- engaging in an illegal occupation; or
- serving in the armed forces or any auxiliary unit of the armed forces of any country.

We will not pay benefits for Covered Conditions arising from war or any act of war, even if war is not declared.

We will not pay benefits for any Covered Condition for which diagnosis is made outside the United States, unless the diagnosis is later confirmed in the United States. If this happens the Covered Condition will be deemed to have occurred on the date the diagnosis outside the United States was made.

Preexisting Condition Exclusion:

A preexisting condition is a sickness or injury for which, in the 3 months before a Covered Person becomes insured for this coverage medical advice, treatment or care was sought by such Covered Person, or recommended by, prescribed by or received from a physician or other practitioner of the healing arts.

We will not pay benefits for a Covered Condition that is caused by or results from a preexisting condition if the Covered Condition occurs during the first 6 months that a Covered Person is insured under the Certificate.

The preexisting condition exclusion applies to benefit increases.

The preexisting condition exclusion does not apply to benefits for Heart Attack and Stroke.

Limitations:**Reduction of Benefits On Account of Prior Claims Paid**

We will reduce what we pay for a claim so that the amount we pay, when combined with amounts for all claims we have previously paid for the same Covered Person, does not exceed the Total Benefit Amount that was in effect for that Covered Person on the date of the most recent Covered Condition. This provision does not apply to claim payments for Supplemental Benefits.

Benefit Reduction Due to Age

The Benefit Amount and the Total Benefit Amount will each be reduced by: 25% when the Covered Person reaches age 65; and, by 50% when the Covered Person reaches age 70. If the Total Benefit Amount, when reduced under the Benefit Reduction Due to Age, is less than or equal to the sum of all benefits previously paid under the Certificate, insurance under the Certificate will end on the date of such reduction.