

Rate Exhibit: Jackson County

Basic Benefit Amount			
Primary Insured	\$10,000.00		\$20,000.00
Insured Spouse & each insured dependent	\$5,000.00		\$10,000.00
Optional/Additional Benefits			
Critical Illness Cancer			
Primary Insured	\$0.00		\$0.00
Insured Spouse & each insured dependent	\$0.00		\$0.00
Recurrence Benefit (does not include Critical Illness Cancer Benefit) [†]	\$2,500.00		\$5,000.00
Wellness Benefit	\$0.00		\$0.00
Category 1 - Group Critical Illness Coverage		Benefit Percentage	
Heart Attack	100%		100%
Stroke	100%		100%
Heart Transplant	100%		100%
Coronary Artery By-Pass Surgery	25%		25%
Category 2 - Group Critical Illness Coverage		Benefit Percentage	
Major Organ Transplant (other than heart transplant)	100%		100%
End Stage Renal Failure	100%		100%
Paralysis (not a result of stroke)	100%		100%
Alzheimer's Disease	25%		25%
Category 3 - Optional Cancer Coverage		Benefit Percentage	
Invasive Cancer	0%		0%
Carcinoma in Situ	0%		0%
Monthly Premium (Uni-tobacco)			
Employee	\$12.94		\$25.89
Employee + Spouse	\$19.14		\$38.27
Employee + Child(ren)	\$13.18		\$26.36
Family	\$19.39		\$38.78
Weekly Premium (Uni-tobacco)			
Employee	\$2.99		\$5.97
Employee + Spouse	\$4.42		\$8.83
Employee + Child(ren)	\$3.04		\$6.08
Family	\$4.48		\$8.95

* The total max percentage paid in Category 1, 2 and 3 is 100% of the Basic Benefit Amount.

† 25% of previously paid Category 1 and 2

Exclusions & Limitations

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AWD does not pay benefits for an illness due to, or resulting from, (directly or indirectly): any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or intentionally self-inflicted injuries; or injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or attempted suicide, while sane or insane; or any injury sustained while under the influence of alcohol, narcotics or any other controlled substance or drug unless administered upon the advice of a physician; or participation in any form of aeronautics except as a fare paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance. State variations exist.

Pre-existing Conditions

AWD does not pay for any loss due to a pre-existing condition, as defined, during the 12 month period beginning on the date the person became insured. A pre-existing condition is a disease or physical condition for which symptoms existed within the 12 month period prior to the effective date of coverage; or medical advice or treatment was recommended or received from a member of the medical profession within the 12 month period prior to the effective date of coverage. A pre-existing condition can exist even though a diagnosis has not yet been made. State variations exist.

The policy is a limited benefit Critical Illness Policy with optional benefits, which provides stated benefits for specified illnesses or other benefits that may be added.

Please Note:

Actual language in the group policy may differ if required by the laws of the state in which the policy is issued.