



Accidental injury only coverage

AccidentWise

Accidents can happen unexpectedly, but that doesn't mean you can't be prepared. Our AccidentWise™ plan is designed to provide cash benefits to help with the out-of-pocket costs associated with accidental injuries.

This Accidental Injury Only coverage provides limited benefits. AccidentWise is not major medical or comprehensive health insurance and does not provide the mandated coverage necessary to avoid a penalty under the Affordable Care Act. This coverage provides benefits for losses resulting from accidental bodily injury.

Golden Rule Insurance Company is the underwriter and administrator of these plans.
Policy Form AI-GRI and other state variations

UnitedHealthcare
Golden Rule Insurance Co.

Table of contents

Why have accident insurance?	3
Highlights of benefits	4
Exclusions and limitations	5
Policy provisions	6
State variations	7
Health plan notices of privacy practices	16



Why have accident insurance?

AccidentWise plan to help you

Protecting yourself or your family also sometimes means helping to protect your budget. Medical expenses from an unexpected injury can hurt in more ways than one. Having an accident plan like AccidentWise can help you be better prepared with cash benefits to use in the way you need.



Cash benefits can be used to help you with:

- Deductibles, copays or coinsurance on your current health plan
- Rent/Mortgage
- Car payment
- Child care
- Everyday living expenses



It's also good to know:

- Premiums do not increase due to age
- Issue age for primary applicant: 18 through 75



No Maximum Age Limit

- These plans are renewable, as outlined in the policy provisions, as long as you pay your premiums.



Accidents happen and the AccidentWise can financially help you cover some expenses related to accidental injury and treatment. Choose from three budget-friendly benefit level options for a variety of covered expenses. When you receive treatment for an accidental injury, the plan pays lump-sum cash benefits. The money can be used to pay unexpected medical costs or everyday living expenses.

Highlights of benefits

Choose an AccidentWise plan

The AccidentWise plan is designed to help provide financial assistance for a range of accident-related expenses. From a hospital stay to outpatient surgery, diagnostic exams, and more, you can choose the right amount of benefits to fit your needs and your wallet. Review the options below to find the AccidentWise plan that's best for you.

BENEFITS related to Accidental Injury (referred to as "Injury" here forward), per person	Plan 10000	Plan 15000	Plan 20000
Hospital Admission¹ within 30 days of Injury <i>(one per Policy year)</i>	\$10,000	\$15,000	\$20,000
Emergency Room Treatment within 72 hours of Injury <i>(one per day; 4 per Policy year)</i>	\$1,000	\$1,500	\$2,000
Urgent Care Center Treatment within 72 hours of Injury <i>(one per day; 4 per Policy year)</i>	\$200	\$300	\$400
Major Diagnostic Exam² within 30 days of Injury <i>(one per Policy year)</i>	\$1,000	\$1,500	\$2,000
Follow-up Treatment OR Follow-up Physical Therapy³ within 30 days of initial onset of Injury <i>(up to 5 visits each per Policy year)</i>	\$100 per visit	\$150 per visit	\$200 per visit
Outpatient Surgery within 30 days of initial onset of Injury <i>(one per Policy year)</i>	\$1,000	\$1,500	\$2,000
Accidental Loss of Life, Limb or Sight within 90 days of initial onset of Injury <i>(one benefit per lifetime)</i>	\$10,000	\$15,000	\$20,000

Benefits may vary by state. See state variations. We will not pay more than one indemnity benefit amount per day for the same, or similar, service or procedure. If such duplication occurs, we will pay the largest of the applicable benefits for that service or procedure.

¹ Admission means a covered stay in a hospital (as defined in policy) under the advice of a physician for no less than 24 consecutive hours and includes observation of 24 hours or more. ² Exam for diagnostic CT Scan, MRI or EEG in a Hospital or Urgent Care Center related to Accidental Injury. ³ Follow-up treatment must come after treatment of Accidental Injury at a hospital emergency room or urgent care center. Follow-up treatment and follow-up physical therapy received on the same day will only receive one benefit.

Exclusions and limitations

This is only a general outline of the exclusions. It is not an insurance contract, nor part of the insurance Policy. You will find complete coverage details in the Policy. Some state exceptions may apply. **See State Variations.**

Note: Any reference to “we, our, or us” refers to Golden Rule Insurance Company.

We will not pay benefits for any loss caused by, resulting from, for, or relating to any of the following:

- Any Accidental Injury occurring before the Policy effective date, after termination of the Policy, or during any time that coverage is not in force;
- Any cerebrovascular accident;
- Intentionally self-inflicted bodily harm;
- Any act of war;
- Any loss sustained while the covered person is incarcerated in a state or federal prison or other detention facility;
- Active service in the armed forces of any country, or related auxiliaries including the National Guard or military reserve;
- The covered person taking part in a riot;
- The covered person’s commission or attempt to commit a felony;
- Sickness, including pregnancy and childbirth, disease, or bodily infirmity, or the medical treatment of any of these;
- Infections of any kind regardless of how contracted, including those resulting from surgery, except bacterial infection that is the direct result of an accidental cut or wound or accidental ingestion of a contaminated substance, independent of any underlying sickness, disease or condition;
- Operating a taxi or any other livery services for wage, compensation, or profit;
- Any Accidental 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 to instruct); or
 - Skiing (if the covered person is paid to participate or to instruct);
- Any Accidental 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;
- An Accidental Injury or sickness arising out of, or in the course of, employment for wage or profit, if the covered person is insured, or is required to be insured, by worker’s compensation insurance pursuant to applicable state or federal law;
- Services provided by an immediate family member of the covered person;
- Cosmetic treatment, including hospital confinement for such services;
- Dental care except as otherwise covered for Accidental Injury to sound, natural teeth; or
- Services for which no charge is made.

Policy provisions

This is only a general outline of the provisions. It is not an insurance contract, nor part of the insurance Policy. You will find complete coverage details in the Policy. Some state exceptions may apply. **See State Variations.**

Note: Any reference to “we, our, or us” refers to Golden Rule Insurance Company.

Important definitions:

- **Accidental Injury:** Sudden, non-recurrent, accidental and unanticipated damage to the body, not of gradual onset, requiring immediate medical attention, and not contributed to directly or indirectly by a sickness. All injuries due to the same accident are deemed to be one injury. The Accidental Injury must first occur after the covered person’s coverage has become effective and while the coverage is in force under the Policy.
- **Policy:** The written description of coverage provided to you.
- **Policy year:** Each consecutive 12-month period beginning with the covered person’s effective date.

Eligibility

Plans can be issued to a primary insured ages 18 - 75 and spouse/domestic partner (as defined by state) ages 16 - 75. Eligible dependent children include your or your spouse’s natural child, legally adopted child, child placed with you or your spouse for adoption, or child for whom legal guardianship has been awarded to you or your spouse, if that child is under 26 years of age (or as defined by state.)

Misstatement of residence or age:

Your premium will be based on place of residence on the Policy effective date. If your residence is misstated on your application, any future premiums will be adjusted and past premiums will be refunded or owed to us based on the correct resident address. If your residence has been misstated and we would not have issued coverage based on your correct residence, we will refund the premium paid minus any benefit amounts paid by us, and coverage would be void from the effective date.

If a covered person’s age has been misstated in the application for coverage under the Policy, and we would not have issued coverage for the covered person, we will refund the premium paid minus any benefit amounts paid by us, and coverage will 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 change

We reserve the right to change the table of premiums. 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. The number of covered persons and type and level of benefits on the premium due date are some of the additional factors which may be used in determining your premium rates. Your premium rates may also be adjusted based on a new requirement under state or federal law or when a change in any existing state or federal requirement becomes effective which applies to the Policy. We will give you written notice of at least 31 days prior to the effective date of new rates. We will not change your premium solely because of claims made under the Policy or a change in a covered person’s health.

Proof of loss

We must receive written proof of loss within 90 days of the date of loss or as soon as possible. Proof of loss furnished more than 1 year after the date written proof of loss is required to be submitted will not be accepted, unless you or your covered dependent had no legal capacity in that year.

Renewability and termination of policy

The Policy is guaranteed renewable until the earliest of the following:

- Nonpayment of premiums when due, subject to the Policy provisions.
- The date we receive a request from you to terminate the Policy, or any later date stated in your request.
- The date we decline to renew the Policy, subject to renewability provisions in the Policy. We will

Policy provisions continued

give you advance notice, as required by state law, of the termination of your coverage.

- The date we discontinue offering and refuse to renew all policies issued on this form for all residents of the state where you reside. We will give you advance notice, as required by state law, of the termination of your coverage.
- The date there is fraud or a material misrepresentation made by or with the knowledge of a covered person in filing a claim for Policy benefits.
- The date you are no longer a permanent resident of the United States.
- The date of your death, if this is a primary insured only. (If there are other members on the Policy, continuation provisions apply.)

Right to Examine

It is important to us that you are satisfied with the coverage provided. This product has a right to examine period, also commonly referred to as “free look.” After applying and after your Policy is issued, if you are not satisfied the coverage will meet your insurance needs, you may return the Policy to us within 10 days (or as required by state.) Refer to Policy for details.

Underwriting

These insurance plans are not subject to medical underwriting. If you provide incorrect or incomplete information on your application for insurance your coverage may be voided or claims denied.

State variations

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

Note: Any reference to “we, our, or us” refers to Golden Rule Insurance Company.

Alabama Form AI-GRI-AL

- The Misstatement of Residence provision is replaced with Change of Residence: Your premium will be based on place of residence on the Policy effective date. If you have a change of residence between the application and the Policy effective date, we will apply the correct premium amount beginning on the effective date. Any future premiums will be adjusted and past premiums will be refunded or owed to us based on the correct resident address. If your residence is misstated and we would not have issued coverage based on your correct residence, we will refund the premium paid minus any benefit amounts paid by us, and coverage would be void from the effective date.

Alaska Form AI-GRI-AK

- In the exclusions regarding operating a taxi, “livery” is replaced with “passenger transportation.”
- Accidental Injury means accidental bodily injury sustained by the covered person that is the direct result of an accident, independent of disease, bodily infirmity or other cause, and occurs while coverage is in force. All injuries due to the same accident are deemed to be one injury.
- In the Premium Change provision, we will provide at least a 45 day notice prior to any changes in rates.

Arizona Form AI-GRI-AZ

- The exclusion for incarceration applies only to incarceration in a state or federal prison.
- The exclusion for services performed by an immediate family member of the covered person does not apply.

State variations continued

Arkansas Form AI-GRI-AR

- For the Accidental Loss of Life, Limb or Sight Benefit, no claim will be denied solely because the use of extraordinary life support systems delayed the loss for more than 90 days from the date the Accidental Injury occurred.
- In regards to the exclusion for active military duty in the service of any country, upon receipt of written request, premiums will be refunded on a pro-rata basis for the period of such military services.

Colorado Form AI-GRI-CO

- The exclusion for self-inflicted bodily harm applies only while the covered person is sane.
- Spouse is expanded to include a civil union partner under Colorado law.

Connecticut Form AI-GRI-CT

- **The following benefits are available:**
 - **Emergency Treatment for Accidental Ingestion/Consumption of a Controlled Drug:** Treatment must be received within 72 hours of Accidental Injury. \$500 benefit amount per person; limited to one benefit, per person, per Policy year. This benefit is in lieu of, and not in addition to, the Accidental Injury Emergency Room Treatment and Accidental Injury Urgent Care Center Treatment benefits.
 - **Accidental Injury Emergency Ambulance Benefit:** \$500 benefit amount per person, per Accidental Injury; there is no limit to the number of benefits.
 - **Accidental Injury Home Health Care Benefit:** Treatment must follow hospital admission of an Accidental Injury and must begin within 7 days of discharge. (See Policy for details.) Only one visit payable per person, per day. \$50 benefit amount per day, per person; limited to 80 visits, per person, per Policy year.
- The benefits for Accidental Injury Emergency Treatment and Accidental Injury Urgent Care Center Treatment are in lieu of, and not in addition to, the Emergency Treatment for Accidental Ingestion/Consumption of a Controlled Drug benefit.

- The following exclusion does not apply: Any Accidental 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 to instruct); or
 - Skiing (if the covered person is paid to participate or to instruct)
- There is an exclusion for aviation.
- The definition of Accidental Injury also includes accidental ingestion or congestion of a controlled drug, as defined in the Policy.
- There is a 30-day right to examine period.

District of Columbia Form AI-GRI-DC

- Spouse means a person of the same or opposite sex to whom you are legally married under the laws of the state or jurisdiction in which the marriage took place and includes civil union partner and domestic partner.
- Eligible child is expanded to include a minor grandchild, niece, or nephew if: a covered person is responsible for the primary care of the minor grandchild, niece, or nephew; and the legal guardian of the minor grandchild, niece, or nephew, if other than the covered person, is not covered by an accident or sickness policy.

State variations continued

Florida Form AI-GRI-FL

- Eligible child means your or your spouse's child, if that child is under 26 years of age; or 26 years of age and older up to the child's 31st birthday, unmarried, and not covered by any other health benefit plan. Child means a natural child; legally adopted child; child placed with you or your spouse for adoption; child for whom legal guardianship has been awarded to you or your spouse; or foster child.
- In the Premium Change provision, we will provide at least a 45 day notice prior to any changes in rates.

Georgia Form AI-GRI-GA

- In the Premium Change provision, we will provide at least a 60 day notice prior to any changes in rates.
- In the Termination of Policy provision, fraud or a material misrepresentation applies to information provided on the application for insurance.

Hawaii Form AI-GRI-HI

- Covered Person, Dependent, and Immediate Family are all expanded to include Reciprocal Beneficiary. Reciprocal Beneficiary means an adult who along with another adult are parties to a valid Reciprocal Beneficiary relationship and meets the following requisites for a valid Reciprocal Beneficiary relationship: (A) each of the parties be at least eighteen years old; (B) neither of the parties be married, a party to another Reciprocal Beneficiary relationship, or a partner in a civil union; (C) the parties be legally prohibited from marrying one another under HAW. REV. STAT. §572; (D) consent of either party to the Reciprocal Beneficiary relationship has not been obtained by force, duress, or fraud; and (E) each of the parties sign a declaration of Reciprocal Beneficiary relationship as provided in Section HAW. REV. STAT. §572C-5.
- In the Proof of Loss provision, proof of loss furnished more than 15 months after the date written proof of loss is required to be

submitted will not be accepted, unless you or your covered dependent had no legal capacity during that time.

Illinois Form AI-GRI-IL

- The exclusion for commission of a felony is revised: the covered person's commission or attempt to commit a felony or to which a contributing cause was engaging in an illegal occupation.
- The exclusion for infections is revised: infections of any kind regardless of how contracted, including those resulting from surgery, except bacterial infection that is the direct result of an accidental cut or wound or accidental ingestion of a contaminated substance.
- The following exclusion does not apply: Any Accidental 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 to instruct); or
 - Skiing (if the covered person is paid to participate or to instruct)
- Spouse is expanded to include civil union partner under Illinois law.

State variations continued

Illinois continued

- Eligible child is expanded to include your or your spouse's child that is less than 30 years of age and all of the following: is an Illinois resident; has served as a member of the United States Armed Forces; has received a release or discharge other than a dishonorable discharge; and has submitted a copy of his/her form DD-214 Certificate of Release or Discharge from active duty to us stating the date on which the dependent was released from service.
- In the Misstatement of Age provision, if a covered person's age has been misstated, the benefits may be adjusted based on the relationship of the premium paid to the premium that should have been paid, based on the correct age.
- In the Termination of Policy provision, termination based on material misrepresentation applies to intentional material misrepresentation.

Kansas Form AI-GRI-KS

- In the Misstatement of Age provision, misstatement of age is not limited to the application for coverage.
- In the exclusion regarding worker's compensation insurance, it does not apply to sickness.

Kentucky Form AI-GRI-KY

- In the Premium Changes provision, the rates will not change during the initial 12 months following the Policy effective date and not more than once in any 12 month period following the initial 12 month period.
- In the Notice of Claim provision, we must receive notice of claim within 60 days the date the loss began or as soon as reasonably possible.

Louisiana Form AI-GRI-LA

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

- Spouse does not include domestic partner.
- Eligible child is expanded to include a grandchild who is in you or your spouse's legal custody and residing in your home or a child placed with you following execution of an act of voluntary surrender in your favor.
- In the Premium Changes provision, the rates will not change during the initial 12 months following the Policy effective date and not more than once in any 12 month period following the initial 12 month period. We will provide at least a 45 day notice prior to any changes in rates.
- In the Termination of Policy provision, termination based on material misrepresentation applies to intentional material misrepresentation.
- There is a 30-day right to examine period.

Maine Form AI-GRI-ME

- Accidental Injury means accidental bodily injury sustained by the covered person that is the direct cause of the condition for which benefits are provided. All injuries due to the same accident are deemed to be one injury. The Accidental Injury must first occur after the covered person's coverage has become effective and while the coverage is in force under the Policy.
- In the Misstatement of Age provision, if a covered person's age has been misstated, all amounts payable under the Policy shall be such as the premium paid would have purchased at the correct age. If a covered person's age has been misstated in the application for coverage under the Policy, and we would not have issued coverage for the covered person, we will refund the premium paid minus any benefit amounts paid by us, and coverage will be as if the Policy was never in force.
- In the Premium Changes provision, we will provide at least a 60 day notice prior to any changes in rates.

State variations continued

Maryland Form AI-GRI-MD

- **Second Opinion Benefit:** If the hospital's utilization review program requires an objective second opinion when a covered person is an inpatient in a hospital, we will pay the Second Opinion Benefit of \$100, limited to one per person, per Policy year.
- The exclusion for covered person taking part in a riot does not apply.
- The exclusion for a covered person's commission of or attempt to commit a felony applies only to Accidental Loss of Life, Limb or Sight Benefit.
- The exclusion for infections of any kind does not apply if due to exposure to terrorist activity.
- There is an exclusion for services provided as a result of prohibited health care practitioner referral, as required by Maryland laws and regulations.
- Eligible child is expanded to include a grandchild who is unmarried, under 26 years of age, in your court-ordered custody, resides with you, and is your dependent.
- In the Premium Change provision, we will provide at least a 45 day notice prior to any changes in rates.
- The policy is conditionally renewable, subject to policy provisions.
- In the Termination of Policy provision, termination for nonpayment of premium, subject to the Policy provisions, is replaced with: The last day of the grace period, if the premium due is not paid by the last day of the grace period.

Michigan Form AI-GRI-MI

- The exclusion regarding committing a felony is revised: the covered person's committing or attempting to commit a misdemeanor or felony, or which a contributing cause was the covered person being engaged in an illegal occupation or other willful criminal activity.
- The following exclusions do not apply:
 - Intentionally self-inflicted bodily harm
 - The covered person taking part in a riot

Minnesota Form AI-GRI-MN

- Eligible child is expanded to include a grandchild who is financially dependent upon, and resides with, you or your spouse continuously from birth.

Mississippi Form AI-GRI-MS

- In the definition of Accidental Injury, the word "first" does not apply.
- The Misstatement of Residence provision is changed to Change of Residence provision: Your premium will be based on place of residence on the Policy effective date. If you have a change of residence between the application date and the Policy effective date, any future premiums will be adjusted and past premiums will be refunded or owed to us based on the correct resident address. If your residence has been changed and we would not have issued coverage based on your correct residence, we will refund the premium paid minus any benefit amounts paid by us, and coverage would be void from the effective date.
- In the Premium Change provision, we will provide at least a 75 day notice prior to any changes in rates.

Missouri Form AI-GRI-MO

- The exclusion for intentionally self-inflicted bodily harm does not apply if the covered person was insane.
- The exclusion for incarceration does not apply.

Nebraska AI-GRI-NE

- The exclusions regarding racing apply to organized racing.
- In the Misstatement of Age provision, if a covered person's age has been misstated, all amounts payable under the Policy shall be such as the premium paid would have purchased at the correct age. If a covered person's age has been misstated in the application for coverage under the Policy, and we would not have issued coverage for the covered person, we will refund the premium paid minus any benefit amounts paid by us, and coverage will be void from the effective date.

State variations continued

Nevada Form AI-GRI-NV

- The exclusion for felony is revised: the covered person's commission or attempt to commit a felony for which the covered person has been convicted. This exclusion does not apply if a covered person is the victim of domestic violence, regardless of whether the covered person contributed to any loss of Accidental Injury.
- The exclusion for sickness does not apply to complications of pregnancy as the result of an Accidental Injury.
- In the Premium Changes provision, we will provide at least a 60 day notice prior to any changes in rates.

New Hampshire Form AI-GRI-NH

- The Hospital Admission Benefit is renamed Lump-Sum Hospital Admission Benefit.
- The Accidental Loss of Life, Limb or Sight benefit is broken out into separate benefits. The benefit listed in Highlights of Benefits section applies to each of the following:
 - Loss of Life
 - Loss of Limb Double Dismemberment (both arms or both legs)
 - Loss of Limb Single Dismemberment (arm or leg)
 - Loss of Sight

Only one benefit will be payable for the same Accidental Injury. All injuries due to the same accident are deemed to be one injury.

- The exclusions are replaced with the following:
 - Any Accidental Injury occurring before the Policy effective date, after termination of the Policy, or during any time that coverage is not in force;
 - Any cerebrovascular accident;
 - Intentionally self-inflicted bodily harm;
 - Any act of war;
 - Active service in the armed forces of any country, or related auxiliaries including the National Guard or military reserve;

- The covered person taking part in a riot;
 - The covered person's commission of a felony;
 - Sickness;
 - Infections of any kind, except for those resulting from surgery relating to an Accidental Injury, or a bacterial infection that is the direct result of an accidental cut or wound or accidental ingestion of a contaminated substance, independent of any underlying sickness, disease or condition;
 - Any Accidental Injury sustained during or due to participating in professional sports;
 - Aviation, except as a fare-paying passenger;
 - Cosmetic treatment, including hospital confinement for such services, except reconstructive surgery when the service is incidental to or follows surgery resulting from trauma;
 - Dental care except as otherwise covered for Accidental Injury to sound, natural teeth; or
 - Services for which no charge is made.
- In the definition of Accidental Injury, the language stating all injuries due to the same accident are deemed to be one injury does not apply.
 - There is a 30-day right to examine period.

North Carolina Form AI-GRI-NC

- The exclusion for any act of war does not apply to acts of terrorism.
- The exclusion for a covered person taking part in a riot applies to an active riot.
- The exclusion for cosmetic treatment does not apply to congenital defects and anomalies.
- Eligible child is expanded to include a foster child.
- In the Premium Change provision, 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 and not more than once in any 12 month period following the initial 12 month period. We will provide at least a 45 day notice prior to any changes in rates.

State variations continued

North Carolina continued

- The Proof of Loss provision is revised: We must receive written proof of loss within 180 days after the date of loss or as soon as possible. Failure to provide the proof within the required time does not invalidate or reduce any claim if it was not reasonably possible to give proof within the required time. In that case proof of loss must be furnished to us as soon as reasonably possible but not more than one year after the date written proof of loss is required to be submitted, unless you or your covered dependent had no legal capacity in that year.
- In the Termination of Policy provision, termination for the date there is fraud does not apply. However, termination the date there is material misrepresentation made still applies.

North Dakota Form AI-GRI-ND

- The exclusion for any loss sustained while the covered person is incarcerated in a state or federal prison or other detention facility does not apply.
- Eligible dependent is expanded to include dependents of covered dependents as long as they meet the remaining requirements defined in Policy.
- The Policy is conditionally renewable, subject to Policy provisions.

Oklahoma Form AI-GRI-OK

- The exclusion for any act of war applies while serving in the military or naval service, or any auxiliary unit, of the United States, including, but not limited to:
 - Service as a member of a Regular or Reserve component of the U.S. Army, Air Force, Navy, Coast Guard, or Marine Corps;
 - Service as a commissioned officer of the Public Health Service or National Oceanic and Atmospheric Administration; or
 - 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 any accidental injury sustained while operating, riding in, or descending from any type of non-commercial aircraft also applies to jumping out of the aircraft, and the exclusion applies to motorized or non-motorized aircraft.
- The following exclusions do not apply:
 - Operating a taxi or any other livery services for wage, compensation, or profit
 - Any Accidental 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 to instruct); or
 - Skiing (if the covered person is paid to participate or to instruct);
- Accidental Injury means accidental bodily injury, sustained by the covered person which is the direct cause of loss, independent of sickness or bodily infirmity while the coverage is in force under the Policy.
- In the Right to Examine provision, if premiums are not refunded within 30 days, interest will be paid on the amount to be refunded.

State variations continued

South Carolina Form AI-GRI-SC

- There is a 30-day right to examine period.
- In the Proof of Loss provision, if it was not reasonably possible to give written proof in the time required, the company may not reduce or deny the claim for this reason, if the proof is filed as soon as reasonably possible.

South Dakota Form AI-GRI-SD

- Hospital Admission is not required to be 24 hours or more.
- The exclusion for a felony does not apply to an attempt. It only applies to commission of a felony.
- The exclusion regarding worker's compensation is revised: an Accidental Injury or sickness arising out of, or in the course of, employment for wage or profit, for which benefits are paid under any worker's compensation or similar law.
- The exclusion for services provided by an immediate family member does not apply if they are the only provider within 50 miles and are acting within the scope of their license.

Tennessee Form AI-GRI-TN

- The Policy is conditionally renewable, subject to Policy provisions.
- In the Termination of Coverage provision, termination on the date you are no longer a permanent resident of the United States does not apply.

Texas Form AI-GRI-TX

- In regards to the exclusion for active service in the armed forces of any country, or related auxiliaries including the National Guard or military reserve, upon receipt of written request, premiums will be refunded on a pro-rata basis for the period of such military services.
- The exclusion for services provided by an immediate family member of the covered person does not apply.

- The exclusion for services for which no charge is made does not apply.
- Accidental Injury means sudden, non-recurrent, accidental and unanticipated damage to the body, not of gradual onset, requiring immediate medical attention, independent of the disease, bodily infirmity, or other cause and occurs while the Policy is in force. All injuries due to the same accident are deemed to be one injury. The Accidental Injury must first occur after the covered person's coverage has become effective and while the coverage is in force under the Policy.
- Eligible child means your or your spouse's natural child, legally adopted child, stepchild and child from who you or your spouse must provide medical support under a court order, child placed with you or your spouse for adoption, child for which you or your spouse are a party to a suit seeking to adopt the child or a child for whom legal guardianship has been awarded to you or your spouse, if that child is under 26 years of age. Eligible child also means your or your spouse's grandchild that is unmarried, less than 26 years of age, and is your or your spouse's dependent for federal income tax purposes at the time of application.
- In the Misstatement of Age provision, if a covered person's age has been misstated, all amounts payable under the Policy shall be such as the premium paid would have purchased at the correct age.
- The Proof of Loss provision is revised: We must receive written proof of loss within 90 days of the date of loss or as soon as is reasonably possible. Failure to provide proof of loss within the required time does not invalidate or reduce any claim if it was not reasonably possible to give proof of loss within the required time. In that case, proof of loss must be provided as soon as reasonably possible but not later than one year after the time proof of loss is otherwise required to be submitted, unless you or your covered dependent had no legal capacity in that year.

State variations continued

Texas continued

- In the Termination of Coverage provision:
 - Termination on the date there is material misrepresentation applies to intentional material misrepresentation.
 - Termination on the date you are no longer a permanent resident of the United States does not apply.

Utah Form AI-GRI-UT

- The exclusion for covered person taking part in a riot is based on voluntarily taking part.
- The exclusion for covered person's commission or attempt to commit a felony is based on voluntary commission or attempt.
- The following exclusion does not apply: Any Accidental 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 to instruct); or
 - Skiing (if the covered person is paid to participate or to instruct)
- There is a 30-day right to examine period.
- Eligible child is expanded to include your child for whom you are required by a court or administrative order to provide medical coverage. Also, if a child is placed with you or

your spouse for adoption, it must be prior to the child turning age 18 to be eligible.

- In the Premium Change provision, we will provide at least a 45 day notice prior to any changes in rates.
- The Proof of Loss provision is revised: You or your covered dependent must give us written proof of loss within 90 days of the date of loss or as soon as is reasonably possible. Failure to give any notice or file any proof of loss required by the Policy within the time specified in the Policy does not invalidate a claim made by the covered person, if you or your covered dependent shows that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time.

West Virginia Form AI-GRI-WV

- Accidental Injury means accidental bodily injury sustained by a covered person which directly causes the loss, independent of sickness, bodily infirmity, or any other cause, and which first occurs after the covered person's coverage has become effective and while the coverage is in force. All injuries due to the same accident are deemed to be one injury.

Wisconsin Form AI-GRI-WI

- An Outline of Coverage for this state, AI-OC-GRI-WI, can be viewed at <https://stage.uhone.com/api/supplysystem/?Filename=50341OCWI-G202402.pdf>.
- In the Premium Changes provision, we will provide at least a 60 day notice prior to any changes in rates.

Wyoming Form AI-GRI-WY

- In the Notice of Claim provision, we must receive notice of claim within 60 days of the date the loss began or as soon as reasonably possible.

Notice to our customers about supplemental insurance

- The supplemental plan discussed in this document is separate from any health insurance coverage you may have purchased with another insurance company.
- This plan provides optional coverage for an additional premium. It is intended to supplement your health insurance and provide additional benefits for covered expenses.
- This plan is not required in order to purchase health insurance with another insurance company.
- This plan should not be used as a substitute for comprehensive health insurance coverage. It is not considered Minimum Essential Coverage under the Affordable Care Act.

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.

View notice here

(<https://www.uhc.com/content/dam/uhc.com/en/npp/NPP-UHC-EI-UHOne-EN.pdf>)

Please review it carefully.

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 The 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 The 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.
4. After you have completed the application and before you sign it, reread it carefully. Be certain that all information has been properly recorded. Keep an electronic copy of this document. It has important information.