

Nevada
South Dakota

What Choices Empower You?

Health Plans For Individuals and Families



UnitedHealthOne 

37375C2-G-0709 (includes: 37375-G-0709, 37379-G-0609, 38222-G-0609, 37382-G-0408 Outline of Coverage)

These plans are administered, issued, and underwritten by Golden Rule Insurance Company, a UnitedHealthcare company, on an individual basis and are regulated as individual health insurance plans.

Policy Forms GRI-N22M-27; GRI-N22M-27-HSA; GRI-N22S-27; GRI-N22S-27-HSA; GRI-N22M-40; GRI-N22S-40.

Which Plan Best Fits Your Needs?

A Variety of Plans to Choose From

Whether you are seeking lower-cost health insurance, experienced a recent change in employment or family status, or are self-employed, we can offer you and your family a variety of coverage options at competitive prices.

Plan Type	May Be Ideal For:	Plan Name	Out-of-Pocket*	Premium Cost	Page
Copay Plans More Traditional Plans — Higher Premiums, Lower Deductible	Anyone who prefers the convenience of copay benefits for routine health-care expenses.	Copay Select SM More Comprehensive	Lower	Higher	4
	Families with children who have regularly scheduled doctor office visits.	Copay Saver SM More Affordable	Higher	Lower	4
	Adults who want copay benefits for preventive care and prescription drugs.				
Health Savings Account Plans Market-Leading Plans — High Deductible Plan plus Savings Account	Persons interested in more control over how their health-care dollars are spent.	HSA 100 [®] More Comprehensive	Lower	Higher	6
	Families interested in one calendar-year deductible per family.	HSA Saver SM More Affordable	Higher	Lower	6
	Those interested in trading low deductible health insurance for a higher deductible plan to save money on monthly premiums and taxes.				
High Deductible Plans Simple-to-Understand Plans — Lower Premiums, Higher Deductible	Anyone willing to take responsibility for routine health-care expenses in exchange for lower premiums.	Plan 100 [®] More Comprehensive	Lower	Higher	8
	Anyone seeking lower-cost protection from unexpected accidents and illnesses.	Plan 80 SM More Affordable	Higher	Lower	8
	Early retirees needing a bridge to Medicare.	Saver 80 SM Even More Affordable	Higher	Lower	8

Both the amount of benefits and the premium will vary based upon the plan you select.

*Out-of-pocket exposure is deductible, coinsurance, and copays. Under all plans, additional expenses may be incurred that are not eligible for reimbursement by the insurance.

The Network Advantage

Quality Care at Significant Savings

Access to the right doctors can be the most important part of your health care.

Preferred network

Select our Preferred network* as part of your health insurance plan, and you have:

- Access to an **extensive network** of doctors, X-ray and lab facilities, hospitals, and other ancillary providers.*
- **Quality care** at reduced costs because these providers have agreed to lower fees for covered expenses.
- **Lower premiums** — savings up to 35%-45% over the same plans without a Preferred network.

Please note: Covered expenses for nonemergency care received from a provider outside your Preferred network are:

- Subject to reasonable and customary charges;
- Reduced by 25%;
- Subject to an additional deductible amount equal to the per person, calendar-year deductible.

For Services of Non-Network Providers: Your actual out-of-pocket expenses for covered expenses may exceed the stated coinsurance percentage because actual provider charges may not be used to determine insurer and member payment obligations.

Sample savings with our Preferred network:

(Services provided August to September 2008)**

	Charges	Repriced Charges
Dr. Office Visit (illness)	\$ 122.00	\$ 38.44
Mammogram	\$ 315.00	\$ 122.58
MRI	\$2,550.90	\$ 733.71
Lab Work — Cholesterol, Glucose, Insulin Fasting	\$ 166.00	\$ 10.60

*UnitedHealthcare Choice Plus network, available in most areas. LabCorp is the preferred laboratory services provider for UnitedHealthcare networks. Network availability may vary by state, and a specific health-care provider's contract status can change at any time. Therefore, before you receive care, it is recommended that you verify with the health-care provider's office that they are still contracted with your chosen network.

**All these services received from network providers in ZIP Code 336--. Your actual savings may be more or less than this illustration and will vary by several factors.

To find or view network providers for any network, visit www.goldenrule.com



Copay Plans



Convenient Doctor Office Copay Benefits

Designed for individuals and families, our copay plans are more like traditional employer plans with a copayment for routine health-care expenses. When you use a Preferred network doctor for an office visit, we pay 100% of history and exam fees after a \$35 copay with Copay SelectSM. Office visit expenses outside your network are not eligible for copay benefits.

Adult and Child Preventive Care Included

You pay \$35 for the doctor office visit with Copay SelectSM. X-rays and lab tests are covered at 80% — you pay 20% (\$300 calendar-year maximum per covered person).

Prescription Drug* Card Benefits

- Generic drugs — \$15 copay.
- Name-brand drugs — \$100 per person, per calendar-year deductible, then:
 - \$30 copay for preferred brands.
 - \$60 copay for non-preferred brands.

Comprehensive Coverage for Inpatient and Outpatient Medical Expenses

- You choose \$3 million or \$5 million lifetime maximum benefit per covered person.
- Covered inpatient and outpatient expenses are reimbursed at 80% once the deductible has been met.

Copay SaverSM

The Copay SaverSM plan provides the convenience of copays for doctor office visits (limited to 2 visits per person, per calendar year) for a lower monthly premium.

*We have a preferred drug list, which changes periodically.

Who might benefit most from a Copay SelectSM plan?

- Anyone who prefers the convenience of copay benefits for routine health-care expenses.
- Families with young children who have regularly scheduled doctor office visits.
- Adults who want copay benefits for preventive care and prescription drugs.

Benefit Highlights:

Copay SelectSM

Copay SaverSM

Calendar-Year Deductible Choices (maximum 2 per family, per calendar year)	You pay: \$500, \$1,000, \$1,500, \$2,500, or \$5,000	You pay: \$2,500 or \$5,000
Coinsurance Choices (% of covered expenses after deductible)	You pay: 20%	You pay: 20%
Coinsurance Out-of-Pocket Maximum (in-network, per calendar year, after deductible per family)	\$2,000	\$3,000
Lifetime Maximum Benefit (per covered person)	\$3 Million (\$5 Million plan enhancement available)	\$3 Million (\$5 Million plan enhancement available)
Initial Rate Guarantee (does not apply to benefit and address changes)	12 months	12 months
Physicians (Illness & Injury)		
Office Visit — History and Exam (Primary Care or Specialist, in-network only)	\$35 copay — no deductible	\$35 copay — no deductible, 2 visits per person per calendar year, including wellness office visits (2 Additional Visits plan enhancement available)
Primary Care Physician/Specialist Referrals Required	No	No
Prescription Drugs		
Outpatient Prescription Drugs	Generic: \$15 copay Name-brand preferred: \$30 copay Name-brand non-preferred: \$60 copay (Name-brand copay is after a \$100 per person, calendar-year deductible. If you purchase name-brand when generic is available, you pay your generic copay plus the additional cost above the generic price.)	Generic: \$15 copay Name-brand: not covered
Annual Maximum (covered expense, per person, per calendar year)	\$3,000 (No Annual Max. plan enhancement available)	Not Applicable
Wellness/Preventive Care Benefits (No waiting period, not subject to deductible unless otherwise indicated)		
Doctor Office Visit (adult or child, in-network only; subject to combined \$300 calendar-year max. including preventive X-ray and lab)	\$35 copay	Not covered
X-ray and lab (in conjunction with the preventive office visit, performed in the doctor's office or a network facility; subject to combined \$300 calendar-year max. including preventive Doctor Office Visit)	You pay: 20%	Not covered
Child Immunizations (\$300 calendar-year max.; ages 0-18)	You pay: 20%	Not covered
Preventive Mammogram, Pap Smear, PSA screening (no waiting period, see page 11-12 for additional covered benefits)	You pay: 20%	You pay: 20% after deductible
Outpatient Expense Benefits		
X-ray and lab (performed in the doctor's office or a network facility)	You pay: 20% after deductible	You pay: 20% after deductible (Must be performed within 14 days of surgery or confinement)
Facility/Hospital for Outpatient Surgery	You pay: 20% after deductible	You pay: 20% after deductible
Surgeon, Assistant Surgeon, and Facility Fees	You pay: 20% after deductible	You pay: 20% after deductible (Surgery in the doctor's office not covered)
Hemodialysis, Radiation, Chemotherapy, Organ Transplant Drugs, and CAT Scans, MRIs	You pay: 20% after deductible	You pay: 20% after deductible
Emergency Room Fees — Illness	You pay: \$100 copay if not admitted, then 20% after deductible	You pay: \$500 copay if not admitted, then 20% after deductible
Emergency Room Fees — Injury	You pay: 20% after deductible	You pay: \$500 copay if not admitted, then 20% after deductible
Other Outpatient Expenses	You pay: 20% after deductible	See Page 12
Inpatient Expense Benefits		
Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses	You pay: 20% after deductible	You pay: 20% after deductible
Other Inpatient Services	You pay: 20% after deductible	You pay: 20% after deductible

This chart summarizes standard network covered expenses, exclusions, and limitations of each plan. See pages 3, 11-17 for more information.

Health Savings Account (HSA) Plans



HSA Plans Offer Quality Coverage, Savings

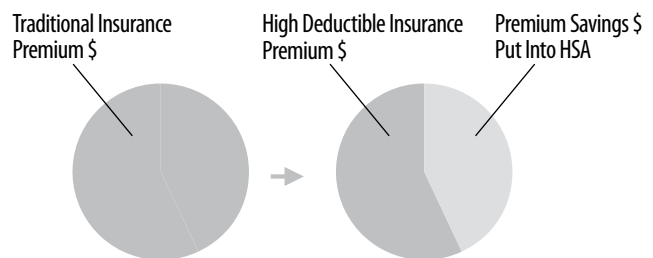
HSA Plans simply combine a lower-cost, high deductible health insurance plan and a tax-favored savings account.

Lower Premiums, Tax-Advantaged Savings, and an Attractive Interest Rate*

High deductible plans typically cost a lot less than many copay or traditional plans. This means lower premiums for you. You can then take the premium savings and place it into your health savings account.

- You get a tax deduction on the money you put in your HSA.
- Your dollars can grow tax-deferred.
- You spend the savings tax-free to help pay your deductible or for qualified medical care (including prescriptions, vision, or dental care).
- What you don't use in your account will continue to accumulate year after year. Then, if you ever need it for health-care expenses, the money will be there.
- With Golden Rule's HSA custodian, you'll also earn interest on your savings, beginning with the first dollar deposited.

Bottom line — HSAs can help make health insurance more affordable.



*See HSA insert for important information.

Who might benefit most from a Health Savings Account plan?

- Persons interested in more control over how their health-care dollars are spent.
- Families interested in one calendar-year deductible per family.
- Those interested in trading low deductible health insurance for a higher deductible plan to save money on monthly premiums and taxes.

Benefit Highlights:

HSA 100[®]HSA SaverSM

Calendar-Year Deductible Choices (per family deductible)	You pay: Single — \$1,150(2009), \$1,200 (2010), \$1,900, \$2,900, \$3,500 or \$5,000 You pay: Family — \$2,300 (2009), \$2,400 (2010), \$3,850, \$5,800, \$7,500 or \$10,000	You pay: Single — \$1,150(2009), \$1,200 (2010), \$1,900, \$2,900, \$3,500 or \$5,000 You pay: Family — \$2,300 (2009), \$2,400 (2010), \$3,850, \$5,800, \$7,500 or \$10,000
Coinsurance Choices (% of covered expenses after deductible)	You pay: 0%	You pay: 0%
Coinsurance Out-of-Pocket Maximum (in-network, per calendar year, after deductible per family)	You pay: 0%	You pay: 0%
Lifetime Maximum Benefit (per covered person)	\$3 Million (\$5 Million plan enhancement available)	\$3 Million (\$5 Million plan enhancement available)
Initial Rate Guarantee (does not apply to benefit and address changes)	12 Months	12 Months
Physicians (Illness & Injury)		
Office Visit — History and Exam (Primary Care or Specialist, in-network only)	No charge after deductible	Not covered
Primary Care Physician/Specialist Referrals Required	No	No
Prescription Drugs		
Preferred price card (You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to Golden Rule.) -Or- Discount card (You may obtain RX drugs at an average savings of 20-25%. Discounts vary by pharmacy, geographic area, and drug.)	Preferred price card — no charge after deductible	Not covered — Discount card included
Annual Maximum (covered expense, per person, per calendar year)	None	Not applicable
Wellness/Preventive Care Benefits (No waiting period)		
Doctor Office Visit (adult or child, in-network only; subject to combined \$300 calendar-year max. along with preventive X-ray and lab)	No charge after deductible	Not covered
X-ray and lab (in conjunction with the preventive office visit, performed in the doctor's office or a network facility)	No charge after deductible	Not covered
Child Immunizations (\$300 calendar-year max.; ages 0-18)	No charge after deductible	Not covered
Preventive Mammogram, Pap Smear, PSA screening (no waiting period, see page 11-12 for additional covered benefits)	No charge after deductible	No charge after deductible
Outpatient Expense Benefits		
X-ray and lab (performed in the doctor's office or a network facility)	No charge after deductible	No charge after deductible (must be performed within 14 days of surgery or confinement)
Facility/Hospital for Outpatient Surgery	No charge after deductible	No charge after deductible (surgery/chemo/radiation only)
Surgeon, Assistant Surgeon, and Facility Fees	No charge after deductible	No charge after deductible
Hemodialysis, Radiation, Chemotherapy, Organ Transplant Drugs, and CAT Scans, MRIs	No charge after deductible	No charge after deductible
Emergency Room Fees	No charge after deductible	No charge after deductible (if not admitted, covered expenses for emergency room itself are limited to \$250 per person, per calendar year)
Other Outpatient Expenses	No charge after deductible	Not covered
Inpatient Expense Benefits		
Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses	No charge after deductible	No charge after deductible
Other Inpatient Services	No charge after deductible	No charge after deductible

This chart summarizes standard network covered expenses, exclusions, and limitations of each plan. See pages 3, 11-17 for more information.

Health Savings Account Options

Health Savings Account Debit MasterCard®



UnitedHealthOne 

Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans.

About Your HSA

We have chosen **OptumHealth Bank**, a leading administrator of health savings accounts (HSA), as our financial institution. Your HSA funds are deposited at OptumHealth Bank in a custodial account.

OptumHealth Bank, Member FDIC, will service your account and send information directly to you about your HSA.

You will receive your new Health Savings Account CardSM and PIN in separate mailings. Once you activate your card, you can use it at:

- Any point-of-service location (such as a doctor's office or pharmacy) that accepts MasterCard[®] debit cards.
- Any ATM displaying the MasterCard[®] brand mark. (\$1.50 per transaction OptumHealth Bank fee. In addition, the bank/ATM you use to withdraw funds may charge you its own fee (variable by bank) for the transaction.)

You can also access your HSA funds through:

- Online bill payment at *OptumHealthBank.com*
- Checks, if you choose to purchase them.

HSA deposits are set up on the same payment plan as premiums for Golden Rule health insurance coverage. Lump-sum deposits are also accepted by OptumHealth Bank; however, you must continue to deposit the \$25 monthly minimum with your premium payment. OptumHealth Bank will provide online monthly statements detailing your account balance and activity. If you prefer to have statements mailed to your home, simply notify OptumHealth Bank. You can opt out of electronic statements at its Web site (*OptumHealthBank.com*), call customer service to do so, or send your request to P.O. Box 271629, Salt Lake City, UT 84127-1629.

Account Information by Phone or Online

With an OptumHealth Bank HSA, your account information is available, day or night, through:

- Toll-free customer service — representatives are available to assist you Monday through Friday, 8 a.m. to 7 p.m. Eastern time, at 1-866-234-8913.
- Interactive voice response for self-service, 24/7.
- *OptumHealthBank.com*

You can:

- Make contributions to your HSA.
- Pay bills online.
- Check current balance.
- See how much interest has been paid.
- Transfer funds.
- Check last five (5) account transactions (deposits and/or withdrawals).
- Activate the Health Savings Account card.
- Report the card lost or stolen.
- Set or reset password.
- View frequently asked questions.
- View monthly statements.

OptumHealthBankSM

HSA Management by OptumHealth Bank

Current Annual Percentage Yield (APY)	Access to Funds	Monthly Maintenance	Minimum Monthly Deposit
2%*	Health Savings Account card	\$3**	\$25

*As of 2/1/09, subject to change at any time.

**The \$3 monthly maintenance fee is waived when the Average Balance exceeds \$5,000.

Deductible, Coinsurance, and Monthly Health Savings Account (HSA) Deposit Options

Single

Deductible	2009 \$1,150	2010 \$1,200	\$1,900	\$2,900	\$3,500	\$5,000
Amount of Coinsurance after Deductible	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%
Your Out-of-pocket Maximum	\$1,150 or \$1,200		\$1,900	\$2,900	\$3,500	\$5,000
Maximum deposit (tax-deductible limit)	2009		\$3,000			
	2010		\$3,050			
Catch-up		Individuals aged 55+ may contribute an additional \$1,000 for tax year 2009 and after				

Family

Deductible	2009 \$2,300	2010 \$2,400	\$3,850	\$5,800	\$7,500	\$10,000
Amount of Coinsurance after Deductible	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%
Your Out-of-pocket Maximum	\$2,300 or \$2,400		\$3,850	\$5,800	\$7,500	\$10,000
Maximum deposit (tax-deductible limit)	2009		\$5,950			
	2010		\$6,150			
Catch-up		Individuals aged 55+ may contribute an additional \$1,000 for tax year 2009 and after				

Who is responsible for my HSA?

As custodian, OptumHealth Bank is responsible for your HSA funds. OptumHealth Bank's deposits are insured by the Federal Deposit Insurance Corporation (FDIC).

Please be aware that the money market and mutual fund investment options are NOT guaranteed by OptumHealth Bank, are NOT FDIC-insured, and may lose value. **We encourage you to read the prospectus of each fund carefully before investing and seek the advice of an investment professional you trust.**

You will receive a Health Savings Account card from OptumHealth Bank shortly after your qualified medical coverage becomes effective. **HSA withdrawals** can be made by simply using your Health Savings Account card at any point-of-service location (such as a doctor's office or pharmacy) that accepts MasterCard® debit cards.

If you prefer, you can purchase the qualified health insurance coverage from Golden Rule and set up your savings account with another qualified custodian.

Health Savings Accounts (HSA) — Summary of the Law

Eligibility — Those covered under a qualified high deductible health plan, and not covered by other health insurance (except for vision or dental or other limited coverage) or enrolled in Medicare, and who may not be claimed as a dependent on another person's tax return

HSA Contributions — 100% tax-deductible from gross income

Qualified Medical Withdrawals — Tax-free

Interest Earned — Tax-deferred; if used for qualified medical expenses, tax-free

Nonmedical Withdrawals — Income tax + 10% penalty tax (under age 65); income tax only (for age 65 and over)

Death, Disability — Income tax only — no penalty

Deductible and out-of-pocket maximums may be adjusted annually based on changes in the Consumer Price Index. This is only a brief summary of the applicable federal law. Consult your tax advisor for more details of the law.

Optional Insurance Benefit: HSA Hospital Indemnity Rider

The optional HSA Hospital Indemnity Rider is designed to help protect against major hospitalization expenses during the early months of coverage while cash accumulates in your savings account.

The HSA Hospital Indemnity Rider provides a lump-sum cash benefit on the third day of hospital confinement. This money can be used to help pay your deductible or for any other purpose.

The cash benefit amount depends on your deductible amount and decreases over time (see table).

The optional rider pays once, regardless of the number of hospitalizations, and there are no benefits under this rider if the hospitalization would not have been covered by the medical coverage. In addition, you only pay the premium amount once.

Note: HSA Hospital Indemnity Rider is not available for plans with \$1,150 (single) or \$2,300 (family) deductibles for 2009.

The rider does not change, waive, or extend any part of the policy/certificate other than as set forth above. Please see the attached brochure for complete details regarding applicable exclusions and limitations.

Hospital Indemnity Rider Cash Benefit

Month	Single Benefit	Family Benefit
1	\$1,500	\$3,200
2	\$1,400	\$2,950
3	\$1,250	\$2,700
4	\$1,150	\$2,450
5	\$1,050	\$2,225
6	\$950	\$2,000
7	\$850	\$1,775
8	\$750	\$1,550
9	\$675	\$1,325
10	\$600	\$1,125
11	\$525	\$925
12	\$450	\$725
13	\$400	\$550
14	\$350	\$400
15	\$300	\$250
16	-\$0-	-\$0-
One-Time Premium Amount For This Option	\$40	\$150

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Policy Form numbers: C-006.3; C-006.4; GRI-N21M; GRI-N21M-15; GRI-N21M-30; GRI-N21S-07; GRI-N21S-15; GRI-N21S-30; GRI-N22M-16; GRI-N22S-16; GRI-N22M-40; GRI-N22S-40; GRI-N22M-49; GRI-N22S-49; GRI-N22M-27-HSA; GRI-PA-20.1-06; -21.1-06; -22.1-10; -23.1-10; MT100001-17.

Golden Rule Insurance Company
7440 Woodland Drive
Indianapolis, IN 46278-1719

High Deductible Plans



Lower Premiums

With high deductible plans, you're keeping more of your money and taking responsibility for covering minor or routine health-care expenses — if they come up. The higher the deductible, the lower your premiums.

Saver 80SM is our lowest premium plan. This plan provides coverage for hospital confinements, surgical procedures in or out of the hospital, and the more costly outpatient expenses, such as CAT scans and MRIs.

Simple to Use

Golden Rule's top-selling high deductible plan — Plan 100[®] — pays 100% of covered expenses once you meet your calendar-year deductible. Your benefits are not complicated with multiple copays or coinsurance.

Comprehensive Coverage

- You choose \$3 million or \$5 million lifetime maximum benefit per covered person.
- Plan 100[®] and Plan 80SM include up to \$300 per calendar year for preventive care and an additional \$300 per calendar year for childhood immunizations with no waiting period (first-dollar coverage available) per covered person.
- Add optional benefits to increase coverage (see Optional Benefits on page 10 for details).

Who might benefit most from a High Deductible Plan?

- Anyone willing to take responsibility for routine health-care expenses in exchange for lower premiums.
- Anyone seeking lower-cost protection from unexpected accidents and illnesses.
- Early retirees needing a bridge to Medicare.

Benefit Highlights:

Plan 100[®]Plan 80SMSaver 80SM

Calendar-Year Deductible Choices (maximum 2 per family, per calendar year)	You pay: \$1,500, \$2,500, \$3,500, or \$5,000	You pay: \$1,500, \$2,500, \$3,500, or \$5,000	You pay: \$500, \$1,000, \$1,500, \$2,500, \$3,500, or \$5,000
Coinsurance Choices (% of covered expenses after deductible)	You pay: 0%	You pay: 20%	You pay: 20%
Coinsurance Out-of-Pocket Maximum (in-network, per person, per calendar year, after deductible)	\$0	\$3,000	\$3,000
Lifetime Maximum Benefit (per covered person)	\$3 Million (\$5 Million plan enhancement available)	\$3 Million (\$5 Million plan enhancement available)	\$3 Million (\$5 Million plan enhancement available)
Initial Rate Guarantee (does not apply to benefit and address changes)	12 Months	12 Months	12 Months
Physicians (Illness & Injury)			
Office Visit — History and Exam (Primary Care or Specialist, in-network only)	No charge after deductible	You pay: 20% after deductible	Not covered
Primary Care Physician/Specialist Referrals Required	No	No	No
Prescription Drugs			
Preferred price card (You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to Golden Rule.) -Or- Discount card (You may obtain RX drugs at an average savings of 20-25%. Discounts vary by pharmacy, geographic area, and drug.)	Preferred price card — no charge after deductible (Copay Card plan enhancement available)	Preferred price card — You pay: 20% after deductible (Copay Card plan enhancement available)	Not covered — Discount card included
Annual Maximum (covered expense, per person, per calendar year)	None	None	Not applicable
Wellness/Preventive Care Benefits (no waiting period)			
Doctor Office Visit (adult or child, in-network only; subject to combined \$300 calendar-year max. along with preventive X-ray and lab)	No charge after deductible	You pay: 20% after deductible	Not covered
X-ray and lab (in conjunction with the preventive office visit, performed in the doctor's office or a network facility)	No charge after deductible	You pay: 20% after deductible	Not covered
Child Immunizations (\$300 calendar-year max.; ages 0-18)	No charge after deductible	You pay: 20% after deductible	Not covered
Preventive Mammogram, Pap Smear, PSA screening (see page 11-12 for additional covered benefits)	No charge after deductible	You pay: 20% after deductible	You pay: 20% after deductible
Outpatient Expense Benefits			
X-ray and lab (performed in the doctor's office or a network facility)	No charge after deductible	You pay: 20% after deductible	You pay: 20% after deductible (Must be performed within 14 days of surgery or confinement)
Facility/Hospital for Outpatient Surgery	No charge after deductible	You pay: 20% after deductible	You pay: 20% after deductible
Surgeon, Assistant Surgeon, and Facility Fees	No charge after deductible	You pay: 20% after deductible	You pay: 20% after deductible
Hemodialysis, Radiation, Chemotherapy, Organ Transplant Drugs, and CAT Scans, MRIs	No charge after deductible	You pay: 20% after deductible	You pay: 20% after deductible
Emergency Room Fees — Illness	You pay: \$100 copay if not admitted, then no charge after deductible	You pay: \$100 copay if not admitted, then 20% after deductible	You pay: \$500 copay if not admitted, then 20% after deductible
Emergency Room Fees — Injury	No charge after deductible	You pay: 20% after deductible	You pay: \$500 copay if not admitted, then 20% after deductible
Other Outpatient Expenses	No charge after deductible	You pay: 20% after deductible	See page 12 for details
Inpatient Expense Benefits			
Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses	No charge after deductible	You pay: 20% after deductible	You pay: 20% after deductible
Other Inpatient Services	No charge after deductible	You pay: 20% after deductible	You pay: 20% after deductible

Optional Benefits

Further customize your health insurance coverage to meet your specific needs. Additional premium required.

\$5 Million Lifetime Maximum Benefit

Upgrade your coverage to \$5,000,000 of covered expenses per person.

Enhanced Preventive Care Benefits Package

This option is available with any plan except Copay SelectSM. Preferred network plans only.

- \$35 copay on each office visit (primary care, OBGYN, etc).
- Doctor office X-rays and labs covered at 100% (deductible waived).
 - Limited to \$300 per year, per person except for PSA testing, Pap smear, and mammography.
- Child (0-18 years) immunizations covered at 100% (deductible waived).
 - Limited to \$300 per year, per child.

Prescription Drug Card Benefit

This option is only available with Plan 100[®] and Plan 80SM.

With this benefit, you pay:

- Generic: \$15 copay.
- Name-brand preferred*: \$30 copay.
- Name-brand non-preferred: \$60 copay.

(If you purchase name-brand when generic is available, you pay your generic copay plus the additional cost above the generic price. Name-brand copay is after a \$100 per-person, calendar-year deductible, limited to \$3,000 per calendar year.)

Prescription Drug Benefit Buy-Up

This option is only available with Copay SelectSM.

Eliminates the \$3,000 calendar-year limit.

South Dakota Alcoholism Treatment Benefit

Available only to South Dakota residents.

This optional benefit covers treatment of alcoholism the same as any illness. Inpatient treatment must take place at a licensed hospital or residential primary treatment facility. Inpatient treatment is limited to 30 days in a six-month period and 90 days per lifetime per covered person.

Two Additional Doctor Office Visits

This option is only available with Copay SaverSM.

Increase the number of Copay Doctor Office Visits from 2 to 4 per person, per calendar year.

First-Dollar Accident Benefit

This option is only available with Plan 100[®], Plan 80SM, Saver 80SM, Copay SelectSM, and Copay SaverSM.

This benefit provides up-front coverage for unexpected injuries and is limited to your choice of \$500 or \$1,000 of first-dollar coverage for treatment of an injury within 90 days of an accident. Plan deductible must be greater than or equal to the maximum benefit amount.

HSA Hospital Indemnity Rider

HSA Hospital Indemnity Rider is designed to help protect against major hospitalization expenses during early months of coverage when cash hasn't yet accumulated in your savings account. (See HSA insert for details.)

Nevada Substance Abuse Rider

Available only to Nevada residents as an optional benefit.

Covered expenses for substance abuse treatment are limited to:

- \$1500 per covered person per calendar year for treatment for withdrawal from the physiological effect of alcohol or drugs.
- \$9000 per covered person per calendar year for inpatient treatment.
- \$2500 per calendar year for outpatient individual, group or family counseling.

The substance abuse treatment must be provided in:

- An alcohol or drug abuse treatment facility certified by the Health Division of the Department of Human Resources; or
- A hospital, other medical facility, or facility that is licensed by the Health Division of the Department of Human Resources, accredited by the Joint Commission on Accreditation of Healthcare Organizations, and provides a program for the treatment of abuse of alcohol or drugs as part of its accredited activities.

*We have a preferred drug list, which changes periodically. Tier status for a prescription drug may be determined by accessing your prescription drug benefits via our Web site or by calling the telephone number on your identification card. The tier to which a prescription drug is assigned may change as detailed in your policy.

Optional Enhanced Term Life Benefit and Accidental Death Benefit

Personalize Your Coverage



You've made the decision to help protect your family's health by seeking insurance; shouldn't you consider helping protect their financial future too?

Term life insurance may be an ideal benefit to make sure you provide for your loved ones' future.

Consider your current financial picture and ask, "Without a term life insurance benefit paid to my loved ones upon my death, would they be able to:

- Pay for funeral expenses?
- Pay the mortgage or other debts?
- Save for college or retire comfortably?"

Remember to select this option as you apply for health coverage.

Enhanced Term Life Benefit

You may choose an optional term life insurance benefit for you and/or a spouse who is also a covered person under the health plan. You and/or your spouse must be age 18 or older. The term life benefit expires when a covered person reaches age 65.

You select one of three benefit amounts. You may select different amounts for you and your spouse.

Benefit Amounts:	\$50,000	\$100,000	\$150,000
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Accidental Death Benefit

This benefit provides \$50,000 in coverage in the event of an accidental death for you and/or your spouse if your spouse is also a covered person under the health plan. You and/or your spouse must be age 18 or older. The accidental death benefit expires when a covered person reaches age 65. It may be purchased with or without the term life benefit.

Motorcyclists are not eligible for this benefit.

Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans marketed under the UnitedHealthOne brand.

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Policy Forms SA-S-1366R; SA-S-1366R-24; SA-S-1366R-32; SA-S-1366R-35; SA-S-1366R-42; SA-S-1366R-45; SA-S-1367R; SA-S-1367R-24; SA-S-1367R-32; SA-S-1367R-35; SA-S-1367R-45

Additional premium is required. Availability varies by state. Exclusions for suicide, military service, and certain hazardous activities apply. Please see the corresponding health product brochure. Enhanced Term Life Benefit replaces any term life benefit in the corresponding health product brochure.

UnitedHealthOne 

Covered Expenses

Subject to all policy provisions, the following expenses are covered.

Copay SelectSM, HSA 100[®], Plan 100[®], and Plan 80SM

To be considered for reimbursement, expenses must qualify as covered expenses. Expenses are also subject to reasonable and customary limits unless you use a network provider. We recommend review of the more detailed plan information on pages 13-16 and the state variations on page 17.

Medical Expense Benefits

- Daily hospital* room and board and nursing services at the most common semiprivate rate.
- Charges for intensive care unit.
- Hospital emergency room treatment of an injury or illness (subject to an additional \$100 copay each time the emergency room is used for an illness not resulting in confinement — does not apply to HSA Plans).
- Services and supplies, including drugs and medicines, which are routinely provided by the hospital to persons for use while they are inpatients.
- Professional fees of doctors and surgeons (but not for standby availability).
- Dressings, sutures, casts, or other necessary medical supplies.
- Professional fees for outpatient services of licensed physical therapists.
- Diagnostic testing using radiologic, ultrasonographic, or laboratory services in or out of the hospital.
- Local ground ambulance service to the nearest hospital for necessary emergency care. Air ambulance, within U.S., if requested by police or medical authorities at the site of emergency.
- Charges for operating, treatment, or recovery room for surgery.
- Dental expenses due to an injury which damages natural teeth if expenses are incurred within six months.
- Surgical treatment of TMJ disorders (see limitations on page 14).
- Cost and administration of anesthetic, oxygen, and other gases.
- Radiation therapy or chemotherapy.
- Prescription drugs.
- Hemodialysis, processing, and administration of blood and components.
- Mammography, Pap smear, and PSA test fees.
- Artificial eyes, larynx, breast prosthesis, or basic artificial limbs (but not replacements).
- Surgery in a doctor's office or at an outpatient surgical facility, including services and supplies.

- For occupational therapy following a covered treatment for traumatic hand injuries.

Preventive Care Expense Benefits

No waiting period(s) for wellness benefits. See pages 5, 7, and 9 for coverage details.

(Plan 80SM, Plan 100[®] and HSA 100[®] subject to the applicable deductible amount and coinsurance percentage. Copay SelectSM \$35 copay for history and exam only, and exempt from any applicable deductible amount.)

Covered expenses are expanded to include charges for the following when incurred for preventive care:

- Routine physical exams (including well-baby) and laboratory services, limited to \$300 per covered person, per calendar year.
- Childhood immunizations for each eligible child ages 0-18, limited to \$300 per child, per calendar year.
- Mammography screenings.
- Pap smears.
- Prostate-specific antigen tests.

For information on additional Plan provisions, including Transplant Expense Benefit, Limited Exclusion for AIDS or HIV-related Disease, Notification Requirements, Preexisting Conditions, General Exclusions, General Limitations, and Other Plan Provisions, read pages 13-16.

*Hospital does not include a nursing home or convalescent home or an extended care facility.

Covered Expenses (continued)

Subject to all policy provisions, the following expenses are covered.

Saver Plans — Copay SaverSM, HSA SaverSM, and Saver 80SM

To be considered for reimbursement, expenses must qualify as covered expenses. Expenses are also subject to reasonable and customary limits unless you use a network provider. We recommend review of the more detailed plan information on pages 13-16 and the state variations on page 17.

Inpatient Expense Benefits

- Daily hospital* room and board and nursing services at the most common semiprivate rate.
- Charges for intensive care unit.
- Drugs, medicines, dressings, sutures, casts, or other necessary medical supplies.
- Artificial limbs, eyes, larynx, or breast prosthesis (but not replacements).
- Professional fees of doctors and surgeons (but not for standby availability).
- Hemodialysis, processing, and administration of blood or components.
- Charges for an operating, treatment, or recovery room for surgery.
- Cost and administration of an anesthetic, oxygen, or other gases.
- Radiation therapy or chemotherapy and diagnostic tests using radiologic, ultrasonographic, or laboratory services.
- Local ground ambulance service to the nearest hospital for necessary emergency care. Air ambulance, within U.S., if requested by police or medical authorities at the site of the emergency.

- Copay SaverSM plan includes coverage for generic prescription drugs (see page 5).

Important note about Saver Plans:

Premiums for Saver Plans are significantly less because coverage is not provided for most outpatient services. Outpatient expenses not specifically listed in the policy are not covered. Please review the Saver Plans' inpatient and outpatient expense benefits, exclusions, and limitations for details.

Some outpatient expenses not covered under the Saver Plans include:

- Outpatient doctor office visit fees (limited benefit provided under Copay SaverSM — see page 5), diagnostic testing, prescription drugs (limited benefit provided under Copay SaverSM — see page 5), and other outpatient medical services not specifically listed under the Inpatient, Outpatient, or Transplant Expense Benefits;
- Outpatient professional fees of licensed physical therapists, durable medical equipment, and medical supplies, except those covered under the Home Health Care Expense Benefits;
- Outpatient expenses incurred for mental or nervous disorders or substance abuse; and
- Preventive care office visits (unless the optional Preventive Care Package is added).

Outpatient Expense Benefits

- Charges for outpatient surgery, including the fee made by an outpatient surgical facility, the primary surgeon, the assistant surgeon, and/or administration of anesthetic.
- Hemodialysis, radiation, and chemotherapy.
- Prescription drugs to protect against organ rejection in transplant cases.
- Mammography, Pap smear, and PSA test fees.
- Hospital emergency room treatment of an injury or illness (subject to limitations shown on pages 5, 7, and 9).
- CAT scan and MRI testing.
- Diagnostic testing related to, and performed within, 14 days prior to surgery or inpatient confinement.
- Copay SaverSM plan includes two doctor office copay visits per calendar year (see page 5).

*Hospital does not include a nursing home or convalescent home or an extended care facility.

Provisions That Apply to All Plans

This brochure is only a general outline of the coverage provisions. It is not an insurance contract, nor part of the insurance policy. You'll find complete coverage details in the policy.

Health-Care Provider Networks

Choosing a Preferred network offers you a significant premium discount and, in most cases, an extensive network of doctors and hospitals.* Otherwise, Golden Rule health insurance plans include access to one of our Savings-Based networks.

Transplant Expense Benefit

The following types of transplants are eligible for coverage under the Medical Benefits provision:

Cornea transplants, artery or vein grafts, heart valve grafts, and prosthetic tissue replacement, including joint replacements and implantable prosthetic lenses, in connection with cataracts.

Transplants eligible for coverage under the Transplant Expense Benefit are:

Heart, lung, heart and lung, kidney, liver, and bone marrow transplants.

Golden Rule has arranged for certain hospitals around the country (referred to as our "Centers of Excellence") to perform specified transplant services. If you use one of our "Centers of Excellence," the specified transplant will be considered the same as any other illness and will include a transportation and lodging incentive (for a family member) of up to \$5,000. Otherwise, the acquisition cost for the organ or bone marrow will not be covered, and covered expenses related to the transplant will be limited to \$100,000 and one transplant in a 12-month period.

To qualify as a covered expense under the Transplant Expense Benefit, the covered person must be a good candidate, and the transplant must not be experimental or investigational. In considering these issues, we consult doctors with expertise in the type of transplant proposed.

The following conditions are eligible for bone marrow transplant coverage:

Allogenic bone marrow transplants (BMT) for treatment of: Hodgkin's lymphoma or non-Hodgkin's lymphoma, severe aplastic anemia, acute lymphocytic and nonlymphocytic leukemia, chronic myelogenous leukemia, severe combined immunodeficiency, Stage III or IV neuroblastoma, myelodysplastic syndrome, Wiskott-Aldrich syndrome, thalassemia major, multiple myeloma, Fanconi's anemia, malignant histiocytic disorders, and juvenile myelomonocytic leukemia.

Autologous bone marrow transplants (ABMT) for treatment of: Hodgkin's lymphoma, non-Hodgkin's lymphoma, acute lymphocytic and nonlymphocytic leukemia, multiple myeloma, testicular cancer, Stage III or IV neuroblastoma, pediatric Ewing's sarcoma and related primitive neuroectodermal tumors, Wilms' tumor, rhabdomyosarcoma, medulloblastoma, astrocytoma, and glioma.

Notification Requirements

You must notify us by phone on or before the day a covered person:

- Begins the fourth day of an inpatient hospitalization; or
- Is evaluated for an organ or tissue transplant.

Failure to comply with Notification Requirements will result in a 20% reduction in benefits, to a maximum of \$1,000.

If it is impossible for you to notify us due to emergency inpatient hospital admission, you must contact us as soon as reasonably possible.

Our receipt of notification does not guarantee either payment of benefits or the amount of benefits. Eligibility for and payment of benefits are subject to all terms and conditions of the policy. You may contact Golden Rule for further review if coverage for a health-care service is denied, reduced, or terminated.

Preexisting Conditions

Preexisting conditions will not be covered during the first 12 months after an individual becomes a covered person. This exclusion will not apply to conditions that are both: (a) fully disclosed to Golden Rule in the individual's application; and (b) not excluded or limited by our underwriters.

A preexisting condition is an injury or illness: (a) for which a covered person received medical advice, diagnosis, care, or treatment within 24 months prior to the applicable effective date for coverage of the illness or injury; or (b) which manifested symptoms that would cause an ordinarily prudent person to seek medical advice, diagnosis or treatment within 12 months prior to the applicable effective date for coverage of the illness or injury.

Limited Exclusion for AIDS or HIV-Related Disease

AIDS or HIV-related disease is treated the same as any other illness unless the onset of AIDS or HIV-related disease is: (a) diagnosed before the coverage has been in force for one year; or (b) first manifested before the coverage has been in force for one year. If diagnosed or first manifested before coverage has been in force for one year, AIDS or HIV-related disease claims will never be covered. Details of this limited exclusion are set forth in the policy.

*Using UnitedHealthcare Choice Plus network, available in most areas.

Provisions That Apply to All Plans (continued)

General Exclusions

No benefits are payable for expenses which:

- Are due to pregnancy (except for complications of pregnancy) or routine newborn care.
- Are for routine or preventive care unless provided for in the policy.
- Are incurred while confined primarily for custodial, rehabilitative, or educational care or nursing services.
- Result from or in the course of employment for wage or profit, if the covered person is insured, or is required to be insured, by workers' compensation insurance pursuant to applicable state or federal law. If you enter into a settlement that waives a covered person's right to recover future medical benefits under a workers' compensation law or insurance plan, this exclusion will still apply.
- Are in relation to, or incurred in conjunction with, investigational treatment.
- Are for dental expenses or oral surgery, eyeglasses, contacts, eye refraction, hearing aids, or any examination or fitting related to these.
- Are for modification of the physical body, including breast reduction or augmentation.
- Are incurred for cosmetic or aesthetic reasons, such as weight modification or surgical treatment of obesity.
- Would not have been charged in the absence of insurance.
- Are for eye surgery to correct nearsightedness, farsightedness, or astigmatism.
- Result from war, intentionally self-inflicted bodily harm (whether sane or insane), or participation in a felony (whether or not charged).
- Are for treatment of temporomandibular joint disorders, except as may be provided for under covered expenses.
- Are incurred for animal-to-human organ transplants, artificial or mechanical organs, procurement or transportation of the organ or tissue, or the cost of keeping a donor alive.
- Are incurred for marriage, family, or child counseling.
- Are for recreational or vocational therapy or rehabilitation.
- Are incurred for services performed by an immediate family member.
- Are not specifically provided for in the policy or incurred while your policy is not in force.
- Are for any drug, treatment or procedure that promotes conception or prevents childbirth.
- Are for any drug or treatment that prevents conception.
- Result from intoxication, as defined by applicable state law in the state where the illness or injury occurred, or under the influence of illegal narcotics or controlled substances unless administered or prescribed by a doctor.

Benefits will not be paid for services or supplies that are not medically necessary to the diagnosis or treatment of an illness or injury, as defined in the policy.

General Limitations

- Expenses incurred by a covered person for treatment of tonsils, adenoids, middle ear disorders, hemorrhoids, hernia, or any disorders of the reproductive organs will not be covered during the covered person's first six months of coverage under the policy. This provision will not apply if treatment is provided on an "emergency" basis. "Emergency" means a medical condition manifesting itself by acute signs or symptoms that could reasonably result in death or serious disability if medical attention is not provided within 24 hours.
- Covered expenses will not include more than what was determined to be the reasonable and customary charge for a service or supply.
- Transplants eligible for coverage under the Transplant Expense Benefit are limited to two transplants in a 10-year period.
- Charges for an assistant surgeon are limited to 20% of the primary surgeon's covered fee.
- Covered expenses for surgical treatment of TMJ, excluding tooth extractions, will be limited to \$10,000 per covered person.
- All diagnoses or treatments of mental disorders, as defined in the policy, including substance abuse, will be limited to a lifetime maximum benefit of \$3,000 (not covered in Saver Plans, subject to state variations). Covered expenses for outpatient diagnosis or treatment of mental disorders will be further limited to \$50 per visit. As with any other illness or injury, inpatient care that is primarily for educational or rehabilitative care will not be covered.

Provisions That Apply to All Plans (continued)

- Covered outpatient expenses relating to diagnosis or treatment of any spine or back disorders will be limited to a maximum of \$2,000 per calendar year. CAT scan and MRI tests are not subject to this limitation.
- Covered expenses will be limited to no more than a 34-day supply for any one outpatient prescription drug order or refill.

Effective Date

For injuries, the effective date for a mailed application will be the later of: (a) the requested effective date, if any, shown on the application; or (b) the date upon which the original application is actually received by Golden Rule.

For an application sent by any electronic method, the effective date for injuries will be the later of: (a) the requested effective date, if any, shown on the application; or (b) the day after the date upon which the application is actually received by Golden Rule.

The effective date for illnesses will be the same as for injuries if you are replacing prior coverage within 62 days of application for this coverage and disclose replacement information on the initial application for insurance. If replacement information is not disclosed on the initial application for insurance, the effective date for illnesses will be the 15th day after the effective date for injuries. Illnesses that begin prior to that 15th day will be treated as a preexisting condition and will not be covered until the individual has been a covered person for 12 months.

Premium

We may adjust the premium rates from time to time. Premium rates are set by class, and you will not be singled out for a premium change regardless of your health. The policy plan, age and sex of covered persons, type and level of benefits, time the policy has been in force, and your place of residence are factors that may be used in setting rate classes. Premiums will increase the longer you are insured.

Home Health Care

To qualify for benefits, home health care must be provided through a licensed home health-care agency.

Covered expenses for home health aide services will be limited to seven visits per week and a lifetime maximum of 365 visits. Registered nurse services will be limited to a lifetime maximum of 1,000 hours.

Hospice Care

To qualify for benefits, a Hospice Care program for a terminally ill covered person must be licensed by the state in which it operates. Benefits for inpatient care in a hospice will be limited to 180 days in a covered person's lifetime. Covered expenses for room and board are limited to the most common semiprivate room rate of the hospital or nursing home with which the hospice is associated.

Dependents

For purposes of this coverage, eligible dependents are your lawful spouse and eligible children. Eligible children must be unmarried and under 25 years of age at time of application.

Termination of a Covered Person

A covered person's coverage will terminate on the date that person no longer meets the eligibility requirements or if the covered person commits fraud or intentional misrepresentation.

Continued Eligibility Requirements

A covered person's eligibility will cease on the earlier of the date a covered person:

- Ceases to be a dependent; or
- Accepts an employer's contribution to the premium payment or treats the policy as part of an employer-provided health plan.

Renewability

You may renew coverage by paying the premium as it comes due. We may decline renewal only:

- For failure to pay premium; or
- If we decline to renew all policies just like yours issued to everyone in the state where you are then living.

Provisions That Apply to All Plans (continued)

Underwriting

Coverage will not be issued as a supplement to other health plans that you may have at the time of application. Plans are subject to health underwriting. If you provide incorrect or incomplete information on your insurance application your coverage may be voided or claims denied.

Conditions Prior to Legal Action

To help resolve disputes before litigation, the policy requires that you provide us with written notice of intent to sue as a condition prior to legal action. This notice must identify the source of the disagreement, including all relevant facts and information supporting your position. Unless prohibited by law, any action for extra-contractual or punitive damages is waived if the contract claims at issue are paid or the disagreement is resolved or corrected within 30 days of the written notice.

State Variations

Please review the information provided below, which summarizes the major variations in coverage by state from these described in this brochure.

Nevada

- The 14-day waiting period for the coverage of illnesses does not apply.
- The six-month waiting period for the treatment of tonsils, adenoids, middle ear disorders, hemorrhoids, hernia, or any disorders of the reproductive organs will not apply.
- A preexisting condition is an injury or illness for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within the 6 months immediately preceding the applicable effective date the covered person becomes insured under the policy.
- The limited exclusion for AIDS does not apply.
- Nonsurgical treatment of TMJ disorders is also covered. The exclusion and \$10,000 limit for TMJ disorders do not apply.
- General anesthesia for dental care provided in a hospital, an outpatient surgical facility, an independent center for emergency care, or a rural clinic is considered a covered expense for a covered child who: a) has a physical, mental, or medically compromising condition; b) has dental needs for which local anesthesia is ineffective due to an acute infection, an anatomic anomaly, or an allergy; c) is extremely uncooperative, unmanageable, or anxious; or d) has sustained extensive orofacial and dental trauma that would require unconscious sedation.
- If breast reconstruction is begun within three years after a mastectomy and if the policy was in effect at the time of the mastectomy, benefits will be provided subject to the terms, conditions, limitations, and exclusions of the policy at the time of the mastectomy. If the policy was not in effect at the time of the mastectomy or if breast reconstruction is begun more than three years after the mastectomy, benefits will be provided subject to the terms, conditions, and exclusions of the policy at the time of the breast reconstruction.
- Other Covered Expenses:
 - Human Papillomavirus vaccine administered to female covered persons at recommended ages.
 - Medication, equipment, supplies, and appliances to manage and treat Type 1, Type 2, or gestational diabetes.
 - Self-management training and education for diabetes.
 - Enteral formulas and special food products prescribed by a doctor to treat inherited metabolic diseases originating from congenital defects or defects arising shortly after birth.

- Medical treatment as part of a clinical trial or study for cancer or chronic fatigue syndrome, subject to the conditions listed in the policy.
- Treatment of conditions related to severe mental illness is limited to: 1) 40 days of inpatient treatment per covered person per calendar year (two visits for partial or respite care, or a combination thereof, may be substituted for each one day of inpatient treatment that is not used); and 2) 40 visits for outpatient treatment per covered person per calendar year. (Visits for management of medication will not count toward the 40 visits limit.)
- The \$5,000 transportation and lodging incentive for transplant does not apply.
- If a designated Center of Excellence is not used, covered expenses for a listed transplant will be reduced by 25% before application of any stated deductibles and coinsurance provisions. The \$100,000 and one transplant in a 12-month period limits do not apply.
- No benefits will be paid for treatment of substance abuse, or for court-ordered treatment programs for substance abuse. (Optional benefit is available.)
- The exclusion for any drug or treatment that prevents conception does not apply.
- The exclusion for any covered expenses which result from intoxication does not apply.
- Whether or not charged does not apply to the felony exclusion.
- Portability plans (guarantee issue without preexisting conditions exclusions) are available to eligible applicants. Review the application for insurance for details.

South Dakota

- The preexisting condition reference to treatment within 24 months prior to applicable effective date is changed to 12 months. A preexisting condition does not include an injury that occurs on or after a covered person's effective date for injuries under the policy.
- Eligible children must be unmarried and under 29 years of age at time of application.
- No benefits are payable for expenses as a result of any injury or illness for which benefits are paid pursuant to workers' compensation or similar law.
- Emergency Definition: "Emergency" means the sudden and, at the time, unexpected onset of a health condition that requires immediate medical attention if failure to provide medical attention would result in serious impairment to bodily

functions or serious dysfunction of bodily organ or part, or would place the covered person's health in serious jeopardy.

- Covered expenses include diagnosis or treatment of biologically based mental disorders.
- Covered expenses include diabetes equipment, supplies, and self-management training.
- Covered expenses include off-label prescription drugs for cancer or life-threatening conditions, subject to the conditions stated in the policy.
- Testing, diagnosis, and treatment of phenylketonuria are covered the same as any other illness.
- Anesthesia and hospital services for dental care are covered expenses when provided in a hospital or dental office for a covered person who is under age 5 years or a covered person who is severely disabled or at risk due to a developmental disability as determined by a physician.
- Substance abuse does not include alcoholism.
- If, after coverage is issued, a covered person becomes insured under a group or individual plan, benefits will be determined under the Coordination of Benefits (COB) clause. COB allows two or more plans to work together so that the total amount of benefits will never be more than 100 percent of covered expenses. COB also takes into account medical coverage under auto insurance contracts.
- To help resolve disputes before litigation, the policy requests that you provide us with written notice of intent to sue prior to legal action. This notice must identify the source of the disagreement, including all relevant facts and information supporting your position.
- A covered person's eligibility will cease on the earlier of the date a covered person:
 - Ceases to be a dependent; or
 - The next premium due date after receipt of notice from us that the covered person's eligibility has ceased due to accepting an employer's contribution to the premium payment or treating the policy as part of an employer-provided health plan.
- The general exclusion for intoxication does not apply.
- The South Dakota Risk Pool (guarantee issue without preexisting conditions exclusions) is available to eligible applicants. For more information visit www.state.sd.us/bop/riskpool.htm or call (605) 773-3148 and ask for a Risk Pool representative.

NOTICE OF INFORMATION PRACTICES NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW HEALTH INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

We (including our affiliates listed at the end of this notice) are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or "disclose" that information to others. You also have rights regarding your health information that are described in this notice. The terms "information" or "health information" in this notice include any personal information that is created or received by a health care provider or health plan that relates to your physical or mental health or condition, the provision of health care to you, or the payment for such health care.

We have the right to change our privacy practices. If we do, we will provide the revised notice to you within 60 days by direct mail or post it on our Web sites listed at the bottom of this page.

How We Use or Disclose Information

We must use and disclose your health information to provide information:

- To you or someone who has the legal right to act for you (your personal representative);
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected; and
- Where required by law.

We have the right to use and disclose health information to pay for your health care and operate our business. For example, we may use your health information:

- **For Payment** of premiums due us and to process claims for health care services you receive.
- **For Treatment.** We may disclose health information to your physicians or hospitals to help them provide medical care to you.
- **For Health Care Operations.** We may use or disclose health information as necessary to operate and manage our business and to help manage your health care coverage. For example, we might conduct or arrange for medical review, legal services, and auditing functions, including fraud and abuse detection or compliance programs.
- **To Provide Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health related products and services.
- **To Plan Sponsors.** If your coverage is through an employer group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration if the plan sponsor agrees to special restriction on its use and disclosure of the information.

- **For Appointment Reminders.** We may use health information to contact you for appointment reminders with providers who provide medical care to you.

We may use or disclose your health information for the following purposes under limited circumstances:

- **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care, such as a family member, when you are incapacitated or in an emergency, or when permitted by law.
- **For Public Health Activities** such as reporting disease outbreaks.
- **For Reporting Victims of Abuse, Neglect, or Domestic Violence** to government authorities, including a social service or protective service agency.
- **For Health Oversight Activities** such as governmental audits and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- **For Law Enforcement Purposes** such as providing limited information to locate a missing person.
- **To Avoid a Serious Threat to Health or Safety** by, for example, disclosing information to public health agencies.

- **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.
- **For Workers Compensation** including disclosures required by state workers compensation laws of job-related injuries.
- **For Research Purposes** such as research related to the prevention of disease or disability, if the research study meets all privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.
- **For Organ Procurement Purposes.** We may use or disclose information for procurement, banking, or transplantation of organs, eyes, or tissue.

If none of the above reasons apply, **then we must get your written authorization to use or disclose your health information.** If a use or disclosure of health information is prohibited or materially limited by other applicable law, it is our intent to meet the requirements of the more stringent law. In some states, your authorization may also be required for disclosure of your health information. In many states, your authorization may be required in order for us to disclose your highly confidential health information. Once you give us authorization to release your health information, we cannot guarantee that the person to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization, except if we have already acted based on your authorization. To revoke an authorization, contact the phone number listed on your ID card.

What Are Your Rights

The following are your rights with respect to your health information.

- **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that may authorize certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with its policies, we are not required to agree to any restriction.**
- **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a P.O. Box instead of your home address).
- **You have the right to see and obtain a copy** of health information that may be used to make decisions about you such as claims and case or medical management records. You also may receive a summary of this health information. You must make a written request to inspect and copy your health information. In certain limited circumstances, we may deny your request to inspect and copy your health information.
- **You have the right to ask to amend** information we maintain about you if you believe the health information about you is wrong or incomplete. We will notify you within 30 days if we deny your request and provide a reason for our decision. If we deny your request, you may have a statement of your disagreement added to your health information. We will notify you in writing of any amendments we make at your request. We will provide updates to all parties that have received information from us within the past two years (seven years for support organizations).
- **You have the right to receive an accounting** of disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information: (i) made prior to April 14, 2003; (ii) for treatment, payment, and health care operations purposes; (iii) to you or pursuant to your authorization; and (iv) to correctional institutions or law enforcement officials; and (v) other disclosures that federal law does not require us to provide an accounting.
- **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice upon request. In addition, you may obtain a copy of this notice at our Web sites, www.eAMS.com or www.goldenrule.com.

Exercising Your Rights

- **Contacting your Health Plan.** If you have any questions about this notice or want to exercise any of your rights, please call the phone number on your ID card.
- **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the following address: Golden Rule Insurance Company, Privacy Officer, 7440 Woodland Drive, Indianapolis, IN 46278-1719

You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint. **We will not take any action against you for filing a complaint.**

Fair Credit Reporting Act Notice

In some cases, we may ask a consumer-reporting agency to compile a consumer report, including potentially an investigative consumer report, about you. If we request an investigative consumer report, we will notify you promptly with the name and address of the agency that will furnish the report. You may request in writing to be interviewed as part of the investigation. The agency may retain a copy of the report. The agency may disclose it to other persons as allowed by the federal Fair Credit Reporting Act.

We may disclose information solely about our transactions or experiences with you to our affiliates.

Medical Information Bureau

In conjunction with our membership in MIB, Inc., formerly known as Medical Information Bureau (MIB), we or our reinsurers may make a report of your personal information to MIB. MIB is a nonprofit organization of life and health insurance companies that operates an information exchange on behalf of its members.

If you submit an application or claim for benefits to another MIB member company for life or health insurance coverage, the MIB, upon request, will supply such company with information regarding you that it has in its file.

If you question the accuracy of information in the MIB's file, you may seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. Contact MIB at: MIB, Inc., 50 Braintree Hill Ste. 400, Braintree, MA 02184-8734, (866) 692-6901, www.mib.com or (TTY) (866) 346-3642.

FINANCIAL INFORMATION PRIVACY NOTICE

We (including our affiliates listed at the end of this notice) are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, "personal financial information" means information, other than health information, about an insured or an applicant for health care coverage that identifies the individual, is not generally publicly available and is collected from the individual or is obtained in connection with providing health care coverage to the individual.

We collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms such as name, address, age and social security number; and
- Information about your transactions with us, our affiliates or others, such as premium payment history.

We do not disclose personal financial information about our insureds or former insureds to any third party, except as required or permitted by law.

We restrict access to personal financial information about you to employees, affiliates, and service providers who are involved in administering your health care coverage or providing services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal financial information.

We may disclose personal financial information to financial institutions which perform services for us. These services may include marketing our products or services or joint marketing of financial products or services.

The Notice of Information Practices, effective July 2009, is provided on behalf of American Medical Security Life Insurance Company; Golden Rule Insurance Company; PacifiCare Life and Health Insurance Company; PacifiCare Life Assurance Company; UnitedHealthcare Insurance Company; All Savers Insurance Company; and United HealthCare Services, Inc.

To obtain an authorization to release your personal information to another party, please go to the appropriate Web site listed at the bottom of the page.

TO BE COMPLETED BY BROKER ONLY IF PERSONALLY COLLECTING INITIAL PREMIUM PAYMENT.

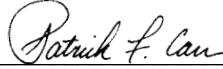
CONDITIONAL RECEIPT FOR

THIS FORM LIMITS OUR LIABILITY.

Proposed Insured: _____
Amount Received: _____ Date of Receipt: _____

NO INSURANCE WILL BECOME EFFECTIVE UNLESS ALL FIVE CONDITIONS PRIOR TO COVERAGE ARE MET. NO PERSON IS AUTHORIZED TO ALTER OR WAIVE ANY OF THE FOLLOWING CONDITIONS. YOUR CANCELLED CHECK WILL BE YOUR RECEIPT.

THIS CONDITIONAL RECEIPT DOES NOT CREATE ANY TEMPORARY OR INTERIM INSURANCE AND DOES NOT PROVIDE ANY COVERAGE EXCEPT AS EXPRESSLY PROVIDED IN THE CONDITIONS PRIOR TO COVERAGE.



Signature of Secretary

Signature of Agent/Broker

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 Golden Rule Insurance Company (Golden Rule).
2. All medical examinations, if required, have been satisfactorily completed.
3. The persons proposed for insurance must be, on the effective date for injuries, not less than a standard risk acceptable to Golden Rule according to its regular underwriting rules and standards for the exact plan and amount of insurance applied for.
4. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date for injuries, and any check is honored on first presentation for payment.
5. The policy is: (a) issued by Golden Rule exactly as applied for within 45 days from date of application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured.

Definitions:

1. "Satisfactorily completed" means that no adverse medical conditions or abnormal findings have been detected which would lead Golden Rule to decline issuing the policy or to issue a specially ridered policy.
2. "Effective date for injuries" for a mailed application means the later of: (a) the requested effective date, if any, shown on the application; or (b) the date upon which the original application is actually received by Golden Rule.
3. "Effective date for injuries" for an application sent by any electronic method including fax means the later of: (a) the requested effective date, if any, shown on the application; or (b) the day after the date upon which the application is actually received by Golden Rule.

Limitation:

If, for any reason, Golden Rule declines to issue a policy or issues a policy other than a standard policy as applied for, Golden Rule shall incur no liability under this receipt except to return any premium amount received. Interest will not be paid on premium refunds.

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

If you intend to lapse or otherwise terminate existing insurance and replace it with a new plan from Golden Rule, you should be aware of and seriously consider certain factors that may affect your coverage under the new plan.

1. Full coverage will be provided under the new plan for preexisting health conditions: (a) that are fully disclosed in your application; and (b) for which coverage is not excluded or limited by name or specific description. Other health conditions that you now have may not be immediately or fully covered under the new plan. This could result in a claim for benefits being denied, reduced, or delayed under the new plan, whereas a similar claim might have been payable under your present plan.
2. If after due consideration, you still wish to terminate your present insurance and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history.
3. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of or addition to your present plan. You should be certain that you understand all the relevant factors involved in replacing or adding to your present coverage.
4. Finally, we recommend that you not terminate your present plan until you are certain that your application for the new plan has been accepted by Golden Rule.

A COPY OF YOUR AUTHORIZATION FOR ELECTRONIC FUNDS TRANSFER (EFT)

I (we) hereby authorize Golden Rule to initiate debit entries to the account indicated below. I also authorize the named depository to debit the same to such account.

I agree this authorization will remain in effect until you actually receive written notification of its termination from me.

In Tennessee and Texas, drafts may only be scheduled on 1) the premium due date; or 2) up to 10 days after the due date.

A COPY OF YOUR AUTHORIZATION TO OBTAIN AND DISCLOSE HEALTH INFORMATION

I authorize Golden Rule Insurance Company's Insurance Administration and Claims Departments to obtain health information that they need to underwrite or verify my application for insurance. Any health-care provider, consumer-reporting agency, MIB, Inc., formerly known as Medical Information Bureau, or insurance company having any information as to a diagnosis, the treatment, or prognosis of any physical or mental conditions about my family or me is authorized to give it to Golden Rule's Insurance Administration and Claims Departments. This includes information related to substance use or abuse.

I understand any existing or future requests I have made or may make to restrict my protected health information do not and will not apply to this authorization, unless I revoke this authorization.

Golden Rule may release this information about my family or me to the MIB or any member company for the purposes described in Golden Rule's Notice of Information Practices.

I (we) have received Golden Rule's Notice of Information Practices. This authorization shall remain valid for 30 months from the date below.

I (we) understand the following:

- A photocopy of this authorization is as valid as the original.
- I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to Golden Rule.
- I (we) may request revocation of this authorization as described in Golden Rule's Notice of Information Practices.
- Golden Rule may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization.
- The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws regulating health insurers. I have retained a copy of this authorization.

36228-0709

Failure to include all material medical information, correct information regarding the tobacco use of any applicant, or information concerning other health plans may cause the Company to deny a future claim and to void your coverage as though it has never been in force. After you have completed the application and before you sign it, reread it carefully. Be certain that all information has been properly recorded.

**KEEP THIS DOCUMENT.
IT HAS IMPORTANT INFORMATION.**

Health Insurance for Individuals and Families Built with YOU in Mind.

UnitedHealthcare

More than 26 million customers entrust UnitedHealthcare with their health insurance needs.* Our network plans can ease access to high-quality care from physicians and hospitals nationwide. Together, we combine our strength and stability with nearly three decades of experience serving customers of all sizes.

UnitedHealthOne

UnitedHealthOne is the brand name of the UnitedHealthcare family of companies that offers personal health insurance products. Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans.

Leave it to the experts

For over 60 years, our experience and expertise in the individual health market has driven the development of plans that strive to make health coverage more affordable for more Americans. Because our primary focus is serving individuals and families, we understand the unique needs of people like you.

Don't just take our word for it

Golden Rule is rated "A" (Excellent) by A.M. Best and "A+" (Strong) by Standard and Poor's. These worldwide, independent organizations examine insurance companies and other businesses and publish their opinions about them. These ratings are an indication of our financial strength and stability.

Fast claims processing

We recognize the critical importance of being responsive to the service needs of our customers. That's why more than 94% of all health insurance claims are processed within 10 working days or less.** Plus, we're easy to reach with a toll-free customer service line: (800) 657-8205. We respond quickly to customer questions and concerns.

Big network, big savings

You can find many providers in your area with more than 580,000 physicians and care professionals and 4,900 hospitals nationwide in the UnitedHealthcare network.* Plus, our network can offer you provider discounts of up to 35-45% on quality health care.***

Initial rate guarantees

Benefit from securing your initial premium amount for 12 months.****

Benefits for a lifetime

Each of our plans gives you the protection of a \$3 million lifetime benefit with an option to enhance your plan to a \$5 million lifetime benefit.

Coverage for your children

Your children can benefit from coverage until they marry or until they reach the age of 27.

Get the specialized care you need

If you require care from a specialist, a referral is not required — making it easier for you to receive the care you need.

In case of emergency

From state to state, country to country — rest assured knowing that if you have a medical emergency coverage is available, even when travelling outside the U.S.

* As of 1/22/2009.

** Actual 2008 results.

*** Discounts vary by provider, geographic area, and type of service.

**** See pages 5, 7, and 9 for details.

Plan 100[®], Plan 80SM, and Copay SelectSM

GOLDEN RULE INSURANCE COMPANY

7440 Woodland Drive, Indianapolis, IN 46278-1719, 800-657-8205

Outline of Coverage for Policy Form GRI-N22M-27

Medical Expense Coverage

(Please retain this outline for your records)

Read Your Policy Carefully: This outline sets forth a brief description of the important aspects of your policy. This is not the insurance contract. Only the actual policy will control. The policy sets forth in detail your and our rights and obligations. For this reason, it is important that you READ YOUR POLICY CAREFULLY!

Medical Expense Coverage: Plans of this type are designed to provide covered persons with coverage for the major costs of hospital, medical, and surgical care. The cost must be due to a covered illness or injury. Coverage is provided for daily hospital room and board, other hospital services, surgical services, anesthesia services, inpatient medical services, and out-of-hospital care. Coverage is subject to any deductible amounts, copayment and/or coinsurance provisions, or other exclusions or limitations that may be set forth in the policy.

Medical Benefits

Covered expenses set forth in the policy include the charges:

- A. Made by a hospital for: (1) daily room and board and nursing services at the most common semi-private room rate; daily room and board and nursing services while confined in an intensive care unit, not to exceed the reasonable and customary charge; inpatient use of an operating, treatment, or recovery room; outpatient use of an operating, treatment, or recovery room for surgery; and other routine services and supplies provided to an inpatient.
- B. For emergency treatment of an illness or injury. However, charges for use of the emergency room itself will be reduced by \$100 unless the covered person is directly admitted to the hospital.
- C. For surgery in a doctor's office or at an outpatient surgical facility.
- D. Made by a doctor for professional services, including surgery.
- E. Made by a doctor acting as an assistant surgeon, limited to 20 percent of the reasonable and customary charge for the surgical procedure.
- F. For dressings, crutches, orthopedic braces, casts, or other necessary medical supplies.
- G. For diagnostic testing using radiologic, ultrasonographic, or laboratory services, but not including psychometric, behavioral, and educational testing.
- H. For chemotherapy and radiation therapy or treatment.
- I. For hemodialysis and the charges by a hospital for processing and administration of blood or blood components.
- J. For the cost and administration of oxygen or an anesthetic.
- K. For dental expenses due to an injury that damages the natural teeth if expenses are incurred within six months of the accident.
- L. For treatment of craniomandibular disorders, malocclusions, or disorders of the temporomandibular joint, excluding tooth extraction and orthodontic devices and splints.
- M. For artificial eyes or larynx, breast prostheses, or basic artificial limbs (but not replacement, unless required by a physical change in the person and the item cannot be modified).
- N. For rental of a standard hospital bed, a standard walker, a standard non-motorized wheelchair, a wheelchair cushion, and a ventilator.
- O. For annual routine mammograms, cervical or pap smears, colorectal cancer screenings, digital rectal exams, and prostate specific antigen tests.
- P. For administering the human papillomavirus vaccine to female covered persons.
- Q. For breast reconstruction following a mastectomy, prostheses, and treatment for physical complications, including lymphedemas.
- R. For emergency ambulance service to the nearest hospital, or the nearest neonatal special care unit for newborns.
- S. For outpatient prescription drugs, limited to a 34-day supply for each prescription or refill (excludes drugs for addiction to, or dependency on, tobacco or foods).
- T. For general anesthesia and dental care procedures provided in a hospital, an outpatient surgical facility, an emergency care facility, or a rural clinic to a covered child who meets the criteria stated in the policy.
- U. For medication, equipment, supplies, and appliances to treat diabetes, and diabetes self-management training and education.
- V. For immunizations for children under age 19 years, limited to \$300 per child per calendar year.
- W. For routine physical exams, including laboratory services, limited to \$300 per person per calendar year.
- X. For organ or tissue transplants, as described in the policy.
- Y. For home health care provided through a licensed home health care agency. Benefits for home health aide services are limited to 7 visits per week and a lifetime maximum of 365 visits. Benefits for outpatient private duty registered nurse services are limited to a lifetime maximum of 1,000 hours. Benefits for intermittent private duty registered nurse services are limited to \$75 per visit.
- Z. For hospice care for a terminally ill covered person who receives medically necessary care under a hospice care program, limited to a lifetime maximum of 180 days.

AA. For rehabilitation services or an inpatient stay in a rehabilitation facility or extended care facility that begins within 14 days of a hospital stay of at least 3 days and is for treatment of, or rehabilitation related to, the same illness or injury that required the hospital stay. Covered expenses are limited to a combined maximum of 30 days and \$15,000 per covered person per calendar year.

Limitation on Spine and Back Disorders:

Covered expenses for outpatient treatment of a spine or back disorder are limited to \$2,000 per covered person per calendar year.

Limitation on Mental Disorders and Severe Mental Illnesses:

Benefits for treatment of severe mental illness, as defined in the policy, are limited to 40 days of inpatient treatment per covered person per calendar year and 40 visits for outpatient treatment per covered person per calendar year, excluding visits for management of medications. Covered expenses for outpatient diagnosis or treatment of mental disorders that are not severe mental illnesses are limited to \$50 per visit and a lifetime maximum limit of \$3,000 per covered person.

Amount Payable

We will pay the coinsurance percentage in excess of the deductible amount for services and supplies that qualify as covered expenses and are received while the covered person's coverage is in force under the policy.

Deductible Amount: The deductible amount, which is shown on the policy Data Page, is the amount of covered expenses that must be paid by each covered person before any benefits are payable. The deductible amount varies according to the type of plan and amount selected by the insured.

Coinsurance Percentage: The coinsurance percentage, which is shown on the policy Data Page, is the percentage of covered expenses that are payable by us. This percentage will vary according to the type of plan selected by the insured.

Maximum Benefit: The maximum lifetime benefit per covered person is shown in the policy Data Page.

Non-Preferred Provider Benefit Reduction:

If your policy has a preferred provider network, non-emergency covered expenses incurred at a non-preferred provider will be reduced by 25 percent before application of the deductible amount and coinsurance percentage. This means, for example, \$100 of covered expenses incurred at a non-preferred provider will be considered as \$75 in covered expenses for purposes of determining benefits. These reduced covered expenses will then be subject to the deductible amount and coinsurance percentage.

Notification

You must notify us on or before the day a covered person begins the 4th day of an inpatient hospitalization or is evaluated for an organ or tissue transplant. If you fail to notify us, benefits will be reduced to 80% of the regular policy benefits, up to a maximum reduction of \$1,000. This reduction does not apply to an inpatient hospital admission for emergency treatment.

What Is Not Covered

No benefits will be paid for: (A) loss for which no charge would be made in the absence of insurance; (B) charges that are actually the responsibility of the provider to pay; and (C) any services performed by a member of a covered person's immediate family.

Covered expenses will not include, and no benefits will be paid for any charges that are incurred:

- A. For services and supplies provided prior to the effective date or after the termination date of the policy.
- B. For weight modification or surgical treatment of obesity.
- C. For breast reduction or augmentation.
- D. For modification of the physical body to improve the person's well-being, such as sex-change surgery.
- E. For any drug, treatment, or procedure that promotes conception; for sterilization or reversal of sterilization; or for abortion (unless a pregnancy carried to term would endanger the mother's life).
- F. For routine well-baby care of a newborn infant.
- G. For stand-by availability of a doctor when no treatment is rendered.

H. For dental expenses, braces, or oral surgery, except as described in the policy.

I. For cosmetic treatment, except reconstructive surgery that is incidental to or follows a covered surgery or injury or is performed to correct a birth defect in a child covered under the policy since birth.

J. For diagnosis or treatment of nicotine addiction.

K. For eye refractive surgery primarily to correct nearsightedness, farsightedness, or astigmatism.

L. While confined primarily for rehabilitation, custodial care, educational care, or nursing services, except as specifically provided by the policy.

M. For vocational or recreational therapy, vocational rehabilitation, occupational therapy, or outpatient speech therapy, except as specifically provided by the policy.

N. For eyeglasses, contact lenses, hearing aids, visual therapy, or related examinations or fittings.

O. For pregnancy (except complications of pregnancy) or confinement primarily for well-baby care.

P. For treatment of mental disorders, except as provided by the policy.

Q. For treatment of substance abuse.

R. For preventive or prophylactic care, except as provided by the policy.

S. For investigational treatment or complications resulting from investigational treatment.

T. For injury or illness caused by employment, except as may be covered by the policy.

U. As a result of intentionally self-inflicted bodily harm (whether sane or insane), an injury or illness caused by an act of war, from taking part in a riot; or from the commission of a felony.

In no event will we pay for charges that are not made or ordered by a doctor or not medically necessary to the diagnosis or treatment of an illness or injury.

Any part of a charge that is in excess of the reasonable and customary charge will not qualify as a covered expense under the policy. "Reasonable and customary charge" means the most common charge for similar services, medicines, or supplies within the area in which the charge is incurred, so long as those charges are reasonable. Reasonable and customary charges will be determined by us.

Preexisting Conditions

A "preexisting condition" means a condition for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within the 6 months immediately preceding the applicable effective date the covered person became insured under the policy.

Expenses due to a preexisting condition or a natural progression of a preexisting condition will not be covered during the first 12 months after the date the covered person becomes insured under the policy.

Term of Coverage and Renewability

The policy term begins as of the effective date of the policy. You may keep the policy in force by paying us the required premium as it comes due. However, we may cancel the policy if there is fraud or material misrepresentation made by or with the knowledge of a covered person in filing a claim.

Benefits will continue to be paid for an illness or injury after a person's coverage terminates, provided the illness or injury causes a period of extended loss that begins while the covered person is still covered by the policy.

GOLDEN RULE INSURANCE COMPANY

7440 Woodland Drive, Indianapolis, IN 46278-1719, 800-657-8205

Outline of Coverage for Policy Form GRI-N22M-27-HSA

Medical Expense Coverage

(Please retain this outline for your records)

Read Your Policy Carefully: This outline sets forth a brief description of the important aspects of your policy. This is not the insurance contract. Only the actual policy will control. The policy sets forth in detail your and our rights and obligations. For this reason, it is important that you READ YOU POLICY CAREFULLY!

Medical Expense Coverage: Plans of this type are designed to provide covered persons with coverage for the major costs of hospital, medical, and surgical care. The cost must be due to a covered illness or injury. Coverage is provided for daily hospital room and board, other hospital services, surgical services, anesthesia services, inpatient medical services, and out-of-hospital care. Coverage is subject to any deductible amounts, copayment and/or coinsurance provisions, or other exclusions or limitations that may be set forth in the policy.

Medical Benefits

Covered expenses set forth in the policy include the charges:

- A. Made by a hospital for: (1) daily room and board and nursing services at the most common semi-private room rate; daily room and board and nursing services while confined in an intensive care unit, not to exceed the reasonable and customary charge; inpatient use of an operating, treatment, or recovery room; outpatient use of an operating, treatment, or recovery room for surgery; and other routine services and supplies provided to an inpatient.
- B. For emergency treatment of an illness or injury.
- C. For surgery in a doctor's office or at an outpatient surgical facility.
- D. Made by a doctor for professional services, including surgery.
- E. Made by a doctor acting as an assistant surgeon, limited to 20 percent of the reasonable and customary charge for the surgical procedure.
- F. For dressings, crutches, orthopedic braces, casts, or other necessary medical supplies.
- G. For diagnostic testing using radiologic, ultrasonographic, or laboratory services, but not including psychometric, behavioral, and educational testing.
- H. For chemotherapy and radiation therapy or treatment.
- I. For hemodialysis and the charges by a hospital for processing and administration of blood or blood components.
- J. For the cost and administration of oxygen or an anesthetic.
- K. For dental expenses due to an injury that damages the natural teeth if expenses are incurred within six months of the accident.
- L. For treatment of craniomandibular disorders, malocclusions, or disorders of the temporomandibular joint, excluding tooth extraction and orthodontic devices and splints.
- M. For artificial eyes or larynx, breast prostheses, or basic artificial limbs (but not replacement, unless required by a physical change in the person and the item cannot be modified).
- N. For rental of a standard hospital bed, a standard walker, a standard non-motorized wheelchair, a wheelchair cushion, and a ventilator.
- O. For annual routine mammograms, cervical or pap smears, colorectal cancer screenings, digital rectal exams, and prostate specific antigen tests.
- P. For administering the human papillomavirus vaccine to female covered persons.
- Q. For breast reconstruction following a mastectomy, prostheses, and treatment for physical complications, including lymphedemas.
- R. For emergency ambulance service to the nearest hospital, or the nearest neonatal special care unit for newborns.
- S. For outpatient prescription drugs, limited to a 34-day supply for each prescription or refill (excludes drugs for addiction to, or dependency on, tobacco or foods).
- T. For general anesthesia and dental care procedures provided in a hospital, an outpatient surgical facility, an emergency care facility, or a rural clinic to a covered child who meets the criteria stated in the policy.
- U. For medication, equipment, supplies, and appliances to treat diabetes, and diabetes self-management training and education.
- V. For immunizations for children under age 19 years, limited to \$300 per child per calendar year.
- W. For routine physical exams, including laboratory services, limited to \$300 per person per calendar year.
- X. For organ or tissue transplants, as described in the policy.
- Y. For home health care provided through a licensed home health care agency. Benefits for home health aide services are limited to 7 visits per week and a lifetime maximum of 365 visits. Benefits for outpatient private duty registered nurse services are limited to a lifetime maximum of 1,000 hours. Benefits for intermittent private duty registered nurse services are limited to \$75 per visit.
- Z. For hospice care for a terminally ill covered person who receives medically necessary care under a hospice care program, limited to a lifetime maximum of 180 days.

AA. For rehabilitation services or an inpatient stay in a rehabilitation facility or extended care facility that begins within 14 days of a hospital stay of at least 3 days and is for treatment of, or rehabilitation related to, the same illness or injury that required the hospital stay. Covered expenses are limited to a combined maximum of 30 days and \$15,000 per covered person per calendar year.

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Covered expenses for outpatient treatment of a spine or back disorder are limited to \$2,000 per covered person per calendar year.

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Benefits for treatment of severe mental illness, as defined in the policy, are limited to 40 days of inpatient treatment per covered person per calendar year and 40 visits for outpatient treatment per covered person per calendar year, excluding visits for management of medications. Covered expenses for outpatient diagnosis or treatment of mental disorders that are not severe mental illnesses are limited to \$50 per visit and a lifetime maximum limit of \$3,000 per covered person.

Amount Payable

We will pay the coinsurance percentage in excess of the deductible amount for services and supplies that qualify as covered expenses and are received while the covered person's coverage is in force under the policy.

Deductible Amount: The deductible amount, which is shown on the policy Data Page, is the amount of covered expenses that must be paid by all covered persons before any benefits are payable.

Coinsurance Percentage: The coinsurance percentage, which is shown on the policy Data Page, is the percentage of covered expenses that are payable by us.

Maximum Benefit: The maximum lifetime benefit per covered person is shown in the policy Data Page.

Non-Preferred Provider Benefit Reduction:

If your policy has a preferred provider network, non-emergency covered expenses incurred at a non-preferred provider will be reduced by 25 percent before application of the deductible amount and coinsurance percentage. This means, for example, \$100 of covered expenses incurred at a non-preferred provider will be considered as \$75 in covered expenses for purposes of determining benefits. These reduced covered expenses will then be subject to the deductible amount and coinsurance percentage.

Notification

You must notify us on or before the day a covered person begins the 4th day of an inpatient hospitalization or is evaluated for an organ or tissue transplant. If you fail to notify us, benefits will be reduced to 80% of the regular policy benefits, up to a maximum reduction of \$1,000. This reduction does not apply to an inpatient hospital admission for emergency treatment.

What Is Not Covered

No benefits will be paid for: (A) loss for which no charge would be made in the absence of insurance; (B) charges that are actually the responsibility of the provider to pay; and (C) any services performed by a member of a covered person's immediate family.

Covered expenses will not include, and no benefits will be paid for any charges that are incurred:

- A. For services and supplies provided prior to the effective date or after the termination date of the policy.
- B. For weight modification or surgical treatment of obesity.
- C. For breast reduction or augmentation.
- D. For modification of the physical body to improve the person's well-being, such as sex-change surgery.
- E. For any drug, treatment, or procedure that promotes conception; for sterilization or reversal of sterilization; or for abortion (unless a pregnancy carried to term would endanger the mother's life).
- F. For routine well-baby care of a newborn infant.
- G. For stand-by availability of a doctor when no treatment is rendered.

- H. For dental expenses, braces, or oral surgery, except as described in the policy.
- I. For cosmetic treatment, except reconstructive surgery that is incidental to or follows a covered surgery or injury or is performed to correct a birth defect in a child covered under the policy since birth.
- J. For diagnosis or treatment of nicotine addiction.
- K. For eye refractive surgery primarily to correct nearsightedness, farsightedness, or astigmatism.
- L. While confined primarily for rehabilitation, custodial care, educational care, or nursing services, except as specifically provided by the policy.
- M. For vocational or recreational therapy, vocational rehabilitation, occupational therapy, or outpatient speech therapy, except as specifically provided by the policy.
- N. For eyeglasses, contact lenses, hearing aids, visual therapy, or related examinations or fittings.
- O. For pregnancy (except complications of pregnancy) or confinement primarily for well-baby care.
- P. For treatment of mental disorders, except as provided by the policy.
- Q. For treatment of substance abuse.
- R. For preventive or prophylactic care, except as provided by the policy.
- S. For investigational treatment or complications resulting from investigational treatment.
- T. For injury or illness caused by employment, except as may be covered by the policy.
- U. As a result of intentionally self-inflicted bodily harm (whether sane or insane), an injury or illness caused by an act of war, from taking part in a riot; or from the commission of a felony.

In no event will we pay for charges that are not made or ordered by a doctor or not medically necessary to the diagnosis or treatment of an illness or injury.

Any part of a charge that is in excess of the reasonable and customary charge will not qualify as a covered expense under the policy. "Reasonable and customary charge" means the most common charge for similar services, medicines, or supplies within the area in which the charge is incurred, so long as those charges are reasonable. Reasonable and customary charges will be determined by us.

Preexisting Conditions

A "preexisting condition" means a condition for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within the 6 months immediately preceding the applicable effective date the covered person became insured under the policy.

Expenses due to a preexisting condition or a natural progression of a preexisting condition will not be covered during the first 12 months after the date the covered person becomes insured under the policy.

Term of Coverage and Renewability

The policy term begins as of the effective date of the policy. You may keep the policy in force by paying us the required premium as it comes due. However, we may cancel the policy if there is fraud or material misrepresentation made by or with the knowledge of a covered person in filing a claim.

Benefits will continue to be paid for an illness or injury after a person's coverage terminates, provided the illness or injury causes a period of extended loss that begins while the covered person is still covered by the policy.

Saver 80SM and Copay SaverSM

GOLDEN RULE INSURANCE COMPANY

7440 Woodland Drive, Indianapolis, IN 46278-1719, 800-657-8205

Outline of Coverage for Policy Form GRI-N22S-27

Hospital, Surgical Medical Expense Coverage

(Please retain this outline for your records)

Read Your Policy Carefully: This outline sets forth a brief description of the important aspects of your policy. This is not the insurance contract. Only the actual policy will control. The policy sets forth in detail your and our rights and obligations. For this reason, it is important that you READ YOUR POLICY CAREFULLY!

Hospital, Surgical, Medical Expense Coverage: Plans of this type are designed to provide covered persons with coverage for the costs of hospital, medical, and surgical care. The cost must be due to a covered illness or injury. Coverage is provided for daily hospital room and board, other hospital services, surgical services, anesthesia services, inpatient medical services, and limited out-of-hospital care. Coverage is subject to any deductible amounts copayment and/or coinsurance provisions, or other exclusions or limitations that may be set forth in the policy.

IMPORTANT NOTE: Premiums for this policy are significantly less because coverage is not provided for most outpatient services. Outpatient expenses not specifically listed in the policy are not covered. Some outpatient expenses not covered are: doctor office visit fees; medical services not specifically listed in the policy; professional fees of physical therapists, durable medical equipment, and medical supplies, except those covered under home health care benefits; expenses for treatment of mental disorders other than severe mental illnesses; expenses for treatment of substance abuse; and preventive care office visits (unless the optional preventive care benefit package is added). Please review the policy's inpatient and outpatient expense benefits, exclusions, and limitations for details.

Medical Benefits

Hospital Charges: Covered expenses include the charges for the following when incurred as an inpatient in a hospital:

- A. Daily room and board and nursing services at the most common semi-private room rate.
- B. Daily room and board and nursing services while confined in an intensive care unit, not to exceed the reasonable and customary charge.
- C. Inpatient use of an operating, treatment, or recovery room.
- D. Services and supplies routinely provided to an inpatient.
- E. Dressings, crutches, orthopedic braces, splints, casts, or other necessary medical supplies.
- F. Diagnostic testing using radiologic, ultrasonographic, or laboratory services, but not including psychometric, behavioral, and educational testing.
- G. Chemotherapy and radiation therapy or treatment.
- H. The cost and administration of oxygen or an anesthetic.
- I. Artificial eyes or larynx, breast prostheses, or basic artificial limbs (but not replacement, unless required by a physical change in the person and the item cannot be modified).
- J. Hemodialysis and the charges by a hospital for processing and administration of blood or blood components.
- K. The professional services of a doctor.

Emergency Treatment: Covered expenses include emergency treatment of an illness or injury. However, charges for use of the emergency room itself will be reduced by \$500 unless the covered person is directly admitted to the hospital.

Ambulance Service: Covered expenses include emergency ambulance service to the nearest hospital, or the nearest neonatal special care unit for newborns.

Surgical Expenses: Covered expenses include the following expenses for surgery:

- A. The fee charged by the primary surgeon.
- B. The fee charged by a doctor acting as an assistant surgeon, limited to 20 percent of the primary surgeon's reasonable and customary charge.
- C. Outpatient use of an operating, treatment, or recovery room.
- D. The cost and administration of oxygen or an anesthetic.
- E. The charges made by an outpatient surgical facility.
- F. Post-operative laboratory services.
- G. Surgical treatment of craniomandibular disorders, malocclusions, or disorders of the temporomandibular joint, excluding tooth extraction and orthodontic devices and splints.

General Anesthesia for Dental Care: Covered expenses include the charges for general anesthesia and dental care procedures provided in a hospital, an outpatient surgical facility, an emergency care facility, or a rural clinic to a covered child who meets the criteria stated in the policy.

Breast Reconstruction Following a Mastectomy: Covered expenses include breast reconstruction, prostheses, and treatment for physical complications, including lymphedemas.

Outpatient Pre-Admission and Pre-Surgical Testing: Covered expenses include diagnostic testing done within 14 days before a hospital stay or outpatient surgical procedure.

Outpatient Catastrophic Expenses:

Covered expenses include the charges for the following:

- A. Radiation therapy and chemotherapy.
- B. Hemodialysis.
- C. Artificial eyes or larynx, breast prostheses, or basic artificial limbs (but not replacement, unless required by a physical change in the person and the item cannot be modified).
- D. CAT scans and MRIs.
- E. Prescription drugs that are medically necessary to protect against rejection of an organ or tissue transplant, limited to a 34-day supply.

Routine Screenings and Tests: Covered expenses will include the charges for annual routine mammograms, cervical or pap smears, colorectal cancer screenings, digital rectal exams, and prostate specific antigen tests.

Other Covered Expenses: Covered expenses will include the charges for:

- A. Non-surgical treatment of craniomandibular disorders, malocclusions, or disorders of the temporomandibular joint, excluding tooth extraction and orthodontic devices and splints.
- B. For administering the human papillomavirus vaccine to female covered persons.
- C. Medication, equipment, supplies, and appliances to treat diabetes, and diabetes self-management training and education.
- D. Enteral formulas and special food products prescribed or ordered by a doctor for the treatment of inherited metabolic diseases.
- E. Medical treatment as part of a clinical trial or study for cancer or chronic fatigue syndrome, subject to the conditions listed in the policy.
- F. Treatment of conditions related to severe mental illness, limited to 40 days of inpatient treatment per covered person per calendar year and 40 outpatient visits per covered person per calendar year, excluding visits for management of medications.

Preventive Care: If the optional preventive care benefit is selected, covered expenses include the charges incurred for:

- A. Immunizations, limited to \$300 per calendar year per covered child under age 19 years.
- B. Routine physical exams, including laboratory services, limited to \$300 per covered person per calendar year.

Transplant Benefits: Covered expenses include the charges for organ or tissue transplants, as described in the policy.

Home Health Care Benefits: The policy provides benefits for home health care provided through a licensed home health care agency. Benefits for home health aide services are limited to 7 visits per week and a lifetime maximum of 365 visits. Benefits for outpatient private duty registered nurse services are limited to a lifetime maximum of 1,000 hours. Benefits for intermittent private duty registered nurse services are limited to \$75 per visit.

Hospice Care Expense Benefits: The policy provides benefits for hospice care for a terminally ill covered person who receives medically necessary care under a hospice care program, limited to a lifetime maximum of 180 days.

Rehabilitation and Extended Care Facility Benefits: The policy provides benefits for rehabilitation services or an inpatient stay in a rehabilitation facility or extended care facility that begins within 14 days of a hospital stay of at least 3 days and is for treatment of, or rehabilitation related to, the same illness or injury that required the hospital stay. Covered expenses are limited to a combined maximum of 30 days and \$15,000 per covered person per calendar year.

Amount Payable

We will pay the coinsurance percentage in excess of the deductible amount for services and supplies that qualify as covered expenses and are received as covered expenses and are received while the covered person's coverage is in force under the policy.

Deductible Amount: The deductible amount, which is shown on the policy Data Page, is the amount of covered expenses that must be paid by each covered person before any benefits are payable. The deductible amount varies according to the type of plan and amount selected by the insured.

Coinsurance Percentage: The coinsurance percentage, which is shown on the policy Data Page, is the percentage of covered expenses that are payable by us. This percentage will vary according to the type of plan selected by the insured.

Maximum Benefit: The maximum lifetime benefit per covered person is shown on the policy Data Page.

Non-Preferred Provider Benefit Reduction: If your policy has a preferred provider network, non-emergency covered expenses incurred at a non-preferred provider will be reduced by 25 percent before application of the deductible amount and coinsurance percentage. This means, for example, \$100 of covered expenses incurred at a non-preferred provider will be considered as \$75 in covered expenses for purposes of determining benefits. These reduced covered expenses will then be subject to the deductible amount and coinsurance percentage.

Notification

You must notify us on or before the day a covered person begins the 4th day of an inpatient hospitalization or is evaluated for an organ or tissue transplant. If you fail to notify us, benefits will be reduced to 80% of the regular policy benefits, up to a maximum reduction of \$1,000. This reduction does not apply to an inpatient hospital admission for emergency treatment.

What Is Not Covered

No benefits will be paid for: (A) loss for which no charge would be made in the absence of insurance; (B) charges that are actually the responsibility of the provider to pay; and (C) any services performed by a member of a covered person's immediate family.

Covered expenses will not include, and no benefits will be paid for any charges that are incurred:

- A. For services and supplies provided prior to the effective date or after the termination date of the policy.

- B. For weight modification or surgical treatment of obesity.
 - C. For breast reduction or augmentation.
 - D. For modification of the physical body to improve the person's well-being, such as sex-change surgery.
 - E. For any drug, treatment, or procedure that promotes conception; for sterilization or reversal of sterilization; or for abortion (unless a pregnancy carried to term would endanger the mother's life).
 - F. For stand-by availability of a doctor when no treatment is rendered.
 - G. For cosmetic treatment, except reconstructive surgery that is incidental to or follows a covered surgery or injury or is performed to correct a birth defect in a child covered under the policy since birth.
 - H. For diagnosis or treatment of nicotine addiction.
 - I. For eye refractive surgery primarily to correct nearsightedness, farsightedness, or astigmatism.
 - J. For dental expenses, braces, or oral surgery, except as described in the policy.
 - K. While confined primarily for rehabilitation, custodial care, educational care, or nursing services, except as specifically provided by the policy.
 - L. For vocational or recreational therapy, vocational rehabilitation, occupational therapy, or outpatient speech therapy, except as specifically provided by the policy.
 - M. For pregnancy (except complications of pregnancy) or confinement primarily for well-baby care.
 - N. For treatment of mental disorders, except as provided by the policy.
 - O. For treatment of substance abuse.
 - P. For investigational treatment or complications resulting from investigational treatment.
 - Q. For injury or illness caused by employment, except as may be covered by the policy.
 - R. As a result of intentionally self-inflicted bodily harm (whether sane or insane), an injury or illness caused by an act of war, from taking part in a riot; or from the commission of a felony.
 - S. For outpatient prescription drugs, unless expressly provided for by the policy.
 - T. For outpatient, office, or home medical services or supplies, unless expressly provided for by the policy.
- In no event will we pay for charges that are not made or ordered by a doctor or not medically necessary to the diagnosis or treatment of an illness or injury.
- Any part of a charge that is in excess of the reasonable and customary charge will not qualify as a covered expense under the policy. "Reasonable and customary charge" means the most common charge for similar services, medicines, or supplies within the area in which the charge is incurred, so long as those charges are reasonable. Reasonable and customary charges will be determined by us.

Preexisting Conditions

A "preexisting condition" means a condition for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within the 6 months immediately preceding the applicable effective date the covered person became insured under the policy.

Expenses due to a preexisting condition or a natural progression of a preexisting condition will not be covered during the first 12 months after the date the covered person becomes insured under the policy.

Term of Coverage and Renewability

The policy term begins as of the effective date of the policy. You may keep the policy in force by paying us the required premium as it comes due. However, we may cancel the policy if there is fraud or material misrepresentation made by or with the knowledge of a covered person in filing a claim.

Benefits will continue to be paid for an illness or injury after a person's coverage terminates, provided the illness or injury causes a period of extended loss that begins while the covered person is still covered by the policy.

HSA Saver®

GOLDEN RULE INSURANCE COMPANY

7440 Woodland Drive, Indianapolis, IN 46278-1719, 800-657-8205

Outline of Coverage for Policy Form GRI-N22S-27-HSA

Hospital, Surgical Medical Expense Coverage

(Please retain this outline for your records)

Read Your Policy Carefully: This outline sets forth a brief description of the important aspects of your policy. This is not the insurance contract. Only the actual policy will control. The policy sets forth in detail your and our rights and obligations. For this reason, it is important that you READ YOUR POLICY CAREFULLY!

Hospital, Surgical, Medical Expense Coverage: Plans of this type are designed to provide covered persons with coverage for the costs of hospital, medical, and surgical care. The cost must be due to a covered illness or injury. Coverage is provided for daily hospital room and board, other hospital services, surgical services, anesthesia services, inpatient medical services, and limited out-of-hospital care. Coverage is subject to any deductible amounts, copayment and/or coinsurance provisions, or other exclusions or limitations that may be set forth in the policy.

IMPORTANT NOTE: Premiums for this policy are significantly less because coverage is not provided for most outpatient services. Outpatient expenses not specifically listed in the policy are not covered. Some outpatient expenses not covered are: doctor office visit fees; medical services not specifically listed in the policy; professional fees of physical therapists, durable medical equipment, and medical supplies, except those covered under home health care benefits; expenses for treatment of mental disorders other than severe mental illnesses; expenses for treatment of substance abuse; and preventive care office visits (unless the optional preventive care benefits package is added). Please review the policy's inpatient and outpatient expense benefits, exclusions, and limitations for details.

Medical Benefits

Hospital Charges: Covered expenses include the charges for the following when incurred as an inpatient in a hospital:

- A. Daily room and board and nursing services at the most common semi-private room rate.
- B. Daily room and board and nursing services while confined in an intensive care unit, not to exceed the reasonable and customary charge.
- C. Inpatient use of an operating, treatment, or recovery room.
- D. Services and supplies routinely provided to an inpatient.
- E. Dressings, crutches, orthopedic braces, splints, casts, or other necessary medical supplies.
- F. Diagnostic testing using radiologic, ultrasonographic, or laboratory services, but not including psychometric, behavioral, and educational testing.
- G. Chemotherapy and radiation therapy or treatment.
- H. The cost and administration of oxygen or an anesthetic.
- I. Artificial eyes or larynx, breast prostheses, or basic artificial limbs (but not replacement, unless required by a physical change in the person and the item cannot be modified).
- J. Hemodialysis and the charges by a hospital for processing and administration of blood or blood components.
- K. The professional services of a doctor.

Emergency Treatment: Covered expenses include emergency treatment of an illness or injury. However, charges for the use of the emergency room itself will be limited to a maximum of \$250 per covered person per calendar year, unless the covered person is directly admitted to the hospital.

Ambulance Service: Covered expenses include emergency ambulance service to the nearest hospital, or the nearest neonatal special care unit for newborns.

Surgical Expenses: Covered expenses include the following expenses for surgery:

- A. The fee charged by the primary surgeon.
- B. The fee charged by a doctor acting as an assistant surgeon, limited to 20 percent of the primary surgeon's reasonable and customary charge.
- C. Outpatient use of an operating, treatment, or recovery room.
- D. The cost and administration of oxygen or an anesthetic.
- E. The charges made by an outpatient surgical facility.
- F. Post-operative laboratory services.
- G. Surgical treatment of craniomandibular disorders, malocclusions, or disorders of the temporomandibular joint, excluding tooth extraction and orthodontic devices and splints.

General Anesthesia for Dental Care: Covered expenses include the charges for general anesthesia and dental care procedures provided in a hospital, an outpatient surgical facility, an emergency care facility, or a rural clinic to a covered child who meets the criteria stated in the policy.

Breast Reconstruction Following a Mastectomy: Covered expenses include breast reconstruction, prostheses, and treatment for physical complications, including lymphedemas.

Outpatient Pre-Admission and Pre-Surgical Testing: Covered expenses include diagnostic testing done within 14 days before a hospital stay or outpatient surgical procedure.

Outpatient Catastrophic Expenses: Covered expenses include the charges for the following:

- A. Radiation therapy and chemotherapy.
- B. Hemodialysis.
- C. Artificial eyes or larynx, breast prostheses, or basic artificial limbs (but not replacement, unless required by a physical change in the person and the item cannot be modified).
- D. CAT scans and MRIs.
- E. Prescription drugs that are medically necessary to protect against rejection of an organ or tissue transplant, limited to a 34-day supply.

Routine Screenings and Tests: Covered expenses will include the charges for annual routine mammograms, cervical or pap smears, colorectal cancer screenings, digital rectal exams, and prostate specific antigen tests.

Other Covered Expenses: Covered expenses will include the charges for:

- A. Non-surgical treatment of craniomandibular disorders, malocclusions, or disorders of the temporomandibular joint, excluding tooth extraction and orthodontic devices and splints.
- B. Administering the human papillomavirus vaccine to female covered persons.
- C. Medication, equipment, supplies, and appliances to treat diabetes, and diabetes self-management training and education.
- D. Enteral formulas and special food products prescribed or ordered by a doctor for the treatment of inherited metabolic diseases.
- E. Medical treatment as part of a clinical trial or study for cancer or chronic fatigue syndrome, subject to the conditions listed in the policy.
- F. Treatment of conditions related to severe mental illness, limited to 40 days of inpatient treatment per covered person per calendar year and 40 outpatient visits per covered person per calendar year, excluding visits for management of medications.

Preventive Care: If the optional preventive care benefit is selected, covered expenses include the charges incurred for:

- A. Immunizations, limited to \$300 per calendar year per covered child under age 19 years.
- B. Routine physical exams, including laboratory services, limited to \$300 per covered person per calendar year.

Transplant Benefits: Covered expenses include the charges for organ or tissue transplants, as described in the policy.

Home Health Care Benefits: The policy provides benefits for home health care provided through a licensed home health care agency. Benefits for home health aide services are limited to 7 visits per week and a lifetime maximum of 365 visits. Benefits for outpatient private duty registered nurse services are limited to a lifetime maximum of 1,000 hours. Benefits for intermittent private duty registered nurse services are limited to \$75 per visit.

Hospice Care Expense Benefits: The policy provides benefits for hospice care for a terminally ill covered person who receives medically necessary care under a hospice care program, limited to a lifetime maximum of 180 days.

Rehabilitation and Extended Care Facility Benefits: The policy provides benefits for rehabilitation services or an inpatient stay in a rehabilitation facility or extended care facility that begins within 14 days of a hospital stay of at least 3 days and is for treatment of, or rehabilitation related to, the same illness or injury that required the hospital stay. Covered expenses are limited to a combined maximum of 30 days and \$15,000 per covered person per calendar year.

Amount Payable

We will pay the coinsurance percentage in excess of the deductible amount for services and supplies that qualify as covered expenses and are received while the covered person's coverage is in force under the policy.

Deductible Amount: The deductible amount, which is shown on the policy Data Page, is the amount of covered expenses that must be paid by all covered persons before any benefits are payable.

Coinsurance Percentage: The coinsurance percentage, which is shown on the policy Data Page, is the percentage of covered expenses that are payable by us.

Maximum Benefit: The maximum lifetime benefit per covered person is shown on the policy Data Page.

Non-Preferred Provider Benefit Reduction: If your policy has a preferred provider network, non-emergency covered expenses incurred at a non-preferred provider will be reduced by 25 percent before application of the deductible amount and coinsurance percentage. This means, for example, \$100 of covered expenses incurred at a non-preferred provider will be considered as \$75 in covered expenses for purposes of determining benefits. These reduced covered expenses will then be subject to the deductible amount and coinsurance percentage.

Notification

You must notify us on or before the day a covered person begins the 4th day of an inpatient hospitalization or is evaluated for an organ or tissue transplant. If you fail to notify us, benefits will be reduced to 80% of the regular policy benefits, up to a maximum reduction of \$1,000. This reduction does not apply to an inpatient hospital admission for emergency treatment.

What Is Not Covered

No benefits will be paid for: (A) loss for which no charge would be made in the absence of insurance; (B) charges that are actually the responsibility of the provider to pay; and (C) any services performed by a member of a covered person's immediate family.

Covered expenses will not include, and no benefits will be paid for any charges that are incurred:

- A. For services and supplies provided prior to the effective date or after the termination date of the policy.
- B. For weight modification or surgical treatment of obesity.
- C. For breast reduction or augmentation.
- D. For modification of the physical body to improve the person's well-being, such as sex-change surgery.

- E. For any drug, treatment, or procedure that promotes conception, for sterilization or reversal of sterilization; or for abortion (unless a pregnancy carried to term would endanger the mother's life).
 - F. For stand-by availability of a doctor when no treatment is rendered.
 - G. For cosmetic treatment, except reconstructive surgery that is incidental to or follows a covered surgery or injury or is performed to correct a birth defect in a child covered under the policy since birth.
 - H. For diagnosis or treatment of nicotine addiction.
 - I. For eye refractive surgery primarily to correct nearsightedness, farsightedness, or astigmatism.
 - J. For dental expenses, braces, or oral surgery, except as described in the policy.
 - K. While confined primarily for rehabilitation, custodial care, educational care, or nursing services, except as specifically provided by the policy.
 - L. For vocational or recreational therapy, vocational rehabilitation, occupational therapy, or outpatient speech therapy, except as specifically provided by the policy.
 - M. For pregnancy (except complications of pregnancy) or confinement primarily for well-baby care.
 - N. For treatment of mental disorders, except as provided by the policy.
 - O. For treatment of substance abuse.
 - P. For investigational treatment or complications resulting from investigational treatment.
 - Q. For injury or illness caused by employment, except as may be covered by the policy.
 - R. As a result of intentionally self-inflicted bodily harm (whether sane or insane), an injury or illness caused by an act of war, from taking part in a riot; or from the commission of a felony.
 - S. For outpatient prescription drugs, unless expressly provided for by the policy.
 - T. For outpatient, office, or home medical services or supplies, unless expressly provided for by the policy.
- In no event will we pay for charges that are not made or ordered by a doctor or not medically necessary to the diagnosis or treatment of an illness or injury.
- Any part of a charge that is in excess of the reasonable and customary charge will not qualify as a covered expense under the policy. "Reasonable and customary charge" means the most common charge for similar services, medicines, or supplies within the area in which the charge is incurred, so long as those charges are reasonable. Reasonable and customary charges will be determined by us.

Preexisting Conditions

A "preexisting condition" means a condition for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within the 6 months immediately preceding the applicable effective date the covered person became insured under the policy.

Expenses due to a preexisting condition or a natural progression of a preexisting condition will not be covered during the first 12 months after the date the covered person becomes insured under the policy.

Term of Coverage and Renewability

The policy term begins as of the effective date of the policy. You may keep the policy in force by paying us the required premium as it comes due. However, we may cancel the policy if there is fraud or material misrepresentation made by or with the knowledge of a covered person in filing a claim.

Benefits will continue to be paid for an illness or injury after a person's coverage terminates, provided the illness or injury causes a period of extended loss that begins while the covered person is still covered by the policy.