

(COMPANY NAME)

COMPREHENSIVE MAJOR MEDICAL EXPENSE COVERAGE

OUTLINE OF COVERAGE

- (1) Read the Policy Carefully - This outline of coverage provides a very brief description of the important features of the policy. Please note that this outline is not intended to be a part of the insurance contract. Only the actual policy provisions are final and binding. The policy itself sets forth in detail your rights and obligations as well as those of the insurance company. PLEASE READ THE POLICY CAREFULLY!
- (2) Major Medical Expense Coverage - Policies of this category are designed to provide, to persons insured, coverage for major hospital, medical and surgical expenses incurred as a result of a covered accident or sickness. Coverage is provided for daily hospital room and board, miscellaneous hospital services, surgical services, anesthesia services, in-hospital medical services and out-of-hospital care, subject to any deductibles, copayment provisions or other limitations that may be set forth in the policy.
- (3) Benefits - (A brief specific description of the benefits, including dollar amounts, contained in this policy, the following order:)
 - (a) (Daily hospital room and board.)
 - (b) (Miscellaneous hospital services.)
 - (c) (Surgical services.)
 - (d) (Anesthesia services.)
 - (e) (In-hospital medical services.)
 - (f) (Out-of-hospital care.)
 - (g) (Maximum dollar amount for covered charges.)
 - (h) (Pregnancy and maternity benefits.)
 - (i) (Other benefits, if any.)

(Note: The above description of benefits must be stated clearly and concisely, and must include a description of any deductible or copayment provision applicable to the benefits described.)

(4) If You Are Considering Replacing Your Current Coverage: Before you replace your current policy with another, you should review both policies in order to determine whether replacement is in your best interests. The new coverage may be different in important respects. You should be aware of these differences, whether they are temporary or permanent. If you obtained your current policy from another agent or a representative of another company, ask that agent or representative any questions you may have about that policy.

(5) Questions? If you have any questions that are not answered by this outline of coverage, be sure to ask your agent or insurer representative.

(6) Read Your Policy. If you purchase the offered policy, read it carefully as soon as you receive it.

(Note: Items (4), (5) and (6) are to be used only for group policies.)

(7) If You Are Adding Coverage to Your Current Policy: If coverage under the new policy duplicates coverage under your current policy, you should ask the agent or company representative who is offering the new policy whether the new policy will pay if your current policy also pays. You should also ask the agent or company representative who sold you your current policy whether your current policy would pay if the new policy would also pay.

(Note: Item (7) is to be used only for individuals 65 years of age or older who apply individually for coverage under an associational group comprehensive major medical policy.)