

Section 2: Schedule of Benefits A. Deductible and Coinsurance:

A. Deductible and Coinsurance

When a covered Illness(es) or Injury(ies) is incurred by the Insured Person(s), the Company will pay for the Eligible Benefits in excess of the Deductible and Coinsurance as stated below.

Medical Benefits Deductible for each

Period of Coverage:	<i>Per Insured Person(s):</i>	<i>Amount stated on the ID Card</i>
	<i>Per Insured Family Unit:</i>	<i>3x per person (or max. 3 per family)</i>

Eligible Benefit Percentage Payable after Deductible has been satisfied:

<i>Eligible Benefits Incurred Worldwide:</i>	<i>The Company pays 80% of the next \$5,000 of Eligible Benefits and then 100% up to the Medical Maximum. All Hospital admissions and expenses above \$1,000 must utilize the Pre-Notification Program; see Section 4, J. Pre-Notification Program. Each Insured Person(s) is responsible for the Coinsurance amount.</i>
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If the Insured Person(s) follows the Pre-Notification Program the maximum out of pocket expenses that an Insured Person(s) in the United States will be required to pay after satisfying their Individual Deductible is \$1,000. The maximum out of pocket expenses that a family unit in the United States will be required to pay after satisfying their Family Deductible is \$3,000

shall be deleted in its entirety and replaced with the following:

A. Deductible and Coinsurance

When a covered Illness(es) or Injury(ies) is incurred by the Insured Person(s), the Company will pay for the Eligible Benefits in excess of the Deductible and Coinsurance as stated below.

Medical Benefits Deductible for each

Period of Coverage:	<i>Per Insured Person(s):</i>	<i>Amount stated on the ID Card</i>
	<i>Per Insured Family Unit:</i>	<i>3x per person (or max. 3 per family)</i>

Eligible Benefit Percentage Payable after Deductible has been satisfied:

<i>Eligible Benefits Incurred Outside the United States:</i>	<i>The Company pays 80% of the next \$5,000 of Benefits and then 100% up to the Medical Maximum. All Hospital admissions and expenses above \$1,000 must utilize the Pre-Notification Program, see Section 4, M. Pre-Notification Program. Each Insured Person(s) is responsible for the Coinsurance amount.</i>
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Eligible Benefits Incurred Inside the United States:

The Company pays 60% of the next \$5,000 of Eligible Benefits and then 100% up to the Medical Maximum. All Hospital admissions and expenses above \$1,000 must utilize the Pre-Notification Program; see Section 4, J. Pre-Notification Program. Each Insured Person(s) is responsible for the Coinsurance amount

If the Insured Person(s) follows the Pre-Notification Program the maximum out of pocket expenses that an Insured Person(s) in the United States will be required to pay after satisfying their Individual Deductible is \$2,000. The maximum out of pocket expenses that a family unit in the United States will be required to pay after satisfying their Family Deductible is \$6,000.

Section 7: SENIOR PROVIDER

The following SECTION 2 shall replace in its entirety Section 2 contained previously in this Certificate and apply for Insured Person(s) who apply and are accepted for Coverage prior to their 65th birthday and remain continuously insured for ten consecutive years under this program, the Insured Person(s) will automatically be converted to the following schedule of benefits upon the renewal date after their 75th birthday. This conversion is contingent upon the Insured Person(s) continuing to meet the Eligibility Requirements.

SECTION 2: SCHEDULE OF BENEFITS

A. Deductible and Coinsurance

When a covered Illness(es) or Injury(ies) is incurred by the Insured Person(s), the Company will pay for the Eligible Benefits in excess of the Deductible and Coinsurance as stated below.

Medical Benefits Deductible for each

Period of Coverage:	Per Insured Person(s):	\$5,000
	Per Insured Family Unit:	3x per person (or max. 3 per family)

Eligible Benefit Percentage Payable after Deductible has been satisfied:

Eligible Benefits Incurred Worldwide: The Company pays 80% of the next \$5,000 of Eligible Benefits and then 100% up to the Medical Maximum. All Hospital admissions and expenses above \$1,000 must utilize the Pre-Notification Program; see Section 4, J. Pre-Notification Program. Each Insured Person(s) is responsible for the Coinsurance amount.

If the Insured Person(s) follows Pre-Notification Program the maximum out of pocket expenses that an Insured Person(s) in the United States will be required to pay after satisfying their Individual Deductible is \$1,000. The maximum out of pocket expenses that a family unit in the United States will be required to pay after satisfying their Family Deductible is \$3,000.

shall be deleted in its entirety and replaced with the following:

The following SECTION 2 shall replace in its entirety Section 2 contained previously in this Certificate and apply for Insured Person(s) who apply and are accepted for Coverage prior to their 65th birthday and remain continuously insured for ten consecutive years under this program, the Insured Person(s) will automatically be converted to the following schedule of benefits upon the renewal date after their 75th birthday. This conversion is contingent upon the Insured Person(s) continuing to meet the Eligibility Requirements.

SECTION 2: SCHEDULE OF BENEFITS

A. Deductible and Coinsurance

When a covered Illness(es) or Injury(ies) is incurred by the Insured Person(s), the Company will pay for the Eligible Benefits in excess of the Deductible and Coinsurance as stated below.

Medical Benefits Deductible for each

Period of Coverage:	Per Insured Person(s):	\$5,000
	Per Insured Family Unit:	3x per person (or max. 3 per family)

Eligible Benefit Percentage Payable after Deductible has been satisfied:

Eligible Benefits Incurred Outside the United States:

The Company pays 80% of the next \$5,000 of Benefits and then 100% up to the Medical Maximum. All Hospital admissions and expenses above \$1,000 must utilize the Pre-Notification Program, see Section 4, M. Pre-Notification Program. Each Insured Person(s) is responsible for the Coinsurance amount.

Eligible Benefits Incurred Inside the United States:

The Company pays 60% of the next \$5,000 of Eligible Benefits and then 100% up to the Medical Maximum. All Hospital admissions and expenses above \$1,000 must utilize the Pre-Notification Program; see Section 4, J. Pre-Notification Program. Each Insured Person(s) is responsible for the Coinsurance amount

If the Insured Person(s) follows Pre-Notification Program the maximum out of pocket expenses that an Insured Person(s) in the United States will be required to pay after satisfying their Individual Deductible is \$2,000. The maximum out of pocket expenses that a family unit in the United States will be required to pay after satisfying their Family Deductible is \$6,000.