

Accident Definitions

Please note that certain words used in this Certificate have specific meanings. Other than references to he, him, his, you, your, yours, we, us or our, the words defined below and capitalized within the text of this Certificate have the meanings set forth below. The definitions listed here are standard for HM Life Insurance Company's Worksite products. State-specific and employer-specific variations may apply.

Active Service means that the Employee is either:

- at work on one of the Employee's scheduled workdays and is performing his regular duties on a scheduled basis, either at one of the Employer's usual places of business or at some other location to which the Employer's business requires him to travel;
- on a scheduled holiday, vacation day or period of Employer-approved paid leave of absence, only if the Employee was in Active Service on the preceding scheduled workday

A Covered Person is considered in Active Service if he is not one of the following:

- an inpatient in a Hospital, skilled nursing facility, rehabilitation hospital or convalescent/personal care facility or receiving outpatient care and/or therapy that affects a Covered Person's ability to perform his regular duties on a scheduled basis;
- confined at home under the care of a Physician or Doctor for a treatment of an Injury or Sickness; or
- totally disabled

Affiliate or Affiliated means a company or organization that is subsidiary to, affiliated with or controlled by the Policyholder.

Certificate means the document issued for delivery to the Covered Person that lists the benefits, conditions and limits of the Policy.

Company or we, us or our, means HM Life Insurance Company, domiciled in Pennsylvania.

Covered Accident means an Injury, which:

- occurs as a result of an accident while the Covered Person is insured under this Certificate and after any applicable Eligibility Waiting Period; and
- is not otherwise excluded under the terms of this Certificate

Covered Person means an Employee, spouse, Domestic Partner or Dependent child for whom an enrollment form has been accepted by us, the required premium has been paid when due and for whom coverage under this Policy remains in force. If Employee is shown in the Schedule of Benefits of the Certificate, we insure the Employee. Dependents are insured if either spouse, Domestic Partner or Dependent child(ren) is shown in the Schedule of Benefits.

Dependent means the Employee's:

- Spouse, unless such spouse is eligible as an Employee;
- Domestic Partner, unless such person is eligible as an Employee; and
- Unmarried natural or stepchild, unless such child is eligible for medical coverage as an Employee and who:
 - is less than 19 years old; or
 - is unmarried, under 25 years of age and attends an accredited educational institution as a full-time student; or
 - becomes incapable of self-support because of mental retardation or physical handicap before reaching the limiting age for Dependent Children. The Company must receive proof of incapacity within 31 days after coverage would otherwise terminate. This insurance will continue for as long as the Employee's insurance stays in force and the child remains incapacitated. Additional proof may be required from time to time but not more often than once a year after the child attains age 25.

This term includes a child who:

- is living with the Employee in a parent-child relationship; or
- is adopted by, placed for adoption with or party in a suit for adoption by the Employee; or

- is required to be provided coverage by the Covered Person or his spouse or Domestic Partner under the terms of a Qualified Medical Child Support Order (QMCSO). A QMCSO also will include a judgment, decree or order issued by a court of competent jurisdiction or through an administrative process established under and having the force and effect of state law and which satisfies the QMCSO requirements of ERISA.

Domestic Partner means a person of the same or the opposite sex who:

- is not married or legally separated;
- has not been party to an action or proceeding for divorce or annulment within the last six months or has been a party to such an action or proceeding and at least six months have elapsed since the date of the judgment terminating the marriage;
- is not currently registered in a domestic partnership with a different domestic partner and has not been in such a relationship for at least six months;
- occupies the same residence as the Employee;
- has not entered into a domestic partnership relationship that is temporary, social, political, commercial or economic in nature; and
- has entered into a Domestic Partnership Arrangement with the Employee.

Domestic Partnership Arrangement means the Employee and another person of the same or the opposite sex has any three of the following in common (documentation may be requested to the extent allowed by the city, county or state in which you reside):

- joint lease, mortgage or deed;
- joint ownership of a vehicle;
- joint ownership of a checking account or credit account;
- designation of the Domestic Partner as a beneficiary for the Employee's life insurance or retirement benefits;
- designation of the Domestic Partner as a beneficiary of the Employee's will;
- designation of the Domestic Partner as holding power of attorney for health care; or
- shared household expenses.

Eligibility Waiting Period means the period of time that must lapse before an Employee is eligible for this insurance. It will be extended by the number of days the Employee is not in Active Service. We will not pay benefits for a Covered Accident that begins during the Eligibility Waiting Period or a Health Screening performed during such period.

Employee means an Employee of the Policyholder who works an average of 15 hours per week.

Provide **Evidence of Insurability** means a Covered Person must:

- complete and sign our enrollment form;
- provide any additional reasonable information about his insurability that we request

He, him or his means an individual, male or female.

Hospital means an institution that meets all of the following:

- it is licensed pursuant to applicable law; it is primarily and continuously engaged in providing medical care and treatment to sick and injured persons;
- it is managed under the supervision of a staff of legally licensed physicians;
- it provides 24-hour nursing services by or under the supervision of a graduate registered nurse (R.N.);
- it has medical, diagnostic and treatment facilities, with major surgical facilities on its premises or available on a prearranged basis;
- it charges for its services.

The term Hospital does not include a clinic, facility or unit of a Hospital for:

- rehabilitation, convalescent or custodial care; or
- the aged.

Hospital Intensive Care Unit means a place which:

- is a specifically designated area of the hospital called an Intensive Care Unit that provides the highest level of medical care and is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care;
- is separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient confinement;
- is permanently equipped with special lifesaving equipment for the care of the critically ill or injured;
- is under constant and continuous observation by a specially trained nursing staff assigned exclusively to the Intensive Care Unit on a 24-hour basis; and
- has a doctor assigned to the Intensive Care Unit on a full-time basis.

A Hospital Intensive Care unit is not any of the following step-down units:

- a progressive care unit;
- a sub-acute intensive care unit;
- an intermediate care unit;
- a private, monitored room;
- a surgical recovery room;
- an observation unit; or
- any facility not meeting the definition of a Hospital Intensive Care Unit

Hospital Stay means a confinement in a Hospital, ordered by a Physician or Doctor for at least 24 consecutive hours when room and board and general nursing care are provided at a per diem charge made by the Hospital. Separate Hospital Stays due to the same Covered Accident will be treated as one Hospital Stay unless separated by at least 90 days between Hospital Stays.

Immediate Family means your spouse, son, daughter, mother, father, sister or brother.

Injury or Injuries means bodily injury solely due to a Covered Accident. It includes all complications of and all injuries received from the same accident.

In-Patient means confinement overnight for Treatment of a medical condition in a Hospital.

Occupational Benefits means benefits will be paid if an Injury occurs due to a Covered Accident while a Covered Person is working at any job for pay or benefits.

Outpatient means treatment received for a medical condition while not confined as an Inpatient in a Hospital.

Physician or Doctor means a licensed health care provider practicing within the scope of his license and rendering care and treatment to a Covered Person that is appropriate for the condition and locality and who is not:

- employed or retained by the Policyholder; or
- living in the Covered Person's household; or
- a parent, sibling, spouse, Domestic Partner or child of the Covered Person.

Plan Year means a period of 12 consecutive months beginning on the policy effective date and subsequent anniversary dates.

Policyholder means the entity shown on the cover page of the Certificate.

Treatment or Medical Treatment means care, services or supplies provided by or at the direction of a Physician or Doctor that are appropriate, according to accepted standards of medical practice, for the Covered Person's Injury or sickness and are provided during the course of treatment of an Injury sustained in a Covered Accident.