

HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.328.5433

www.hminsurancegroup.com

Critical Illness

Exclusions & Limitations

EXCLUSIONS

We will not pay for:

- Loss due to an accident or any benefit for a diagnosis caused or contributed to by an accident. This includes any treatment received or expenses incurred for an accidental injury;*
- Any benefit for a diagnosis that results in an experimental procedure, service or treatment, or a loss due to an experimental procedure, service or treatment;
- Loss due to suicide or any attempt or threat to commit suicide, while sane or insane, or any intentionally self-inflicted injury or sickness;
- Loss due to participation in a riot, civil commotion, civil disobedience, insurrection or unlawful assembly, unless a loss that occurs while a Covered Person is acting in a lawful manner within the scope of authority;
- Loss due to committing, attempting to commit or taking part in a felony or assault;
- Loss due to the Covered Person being legally intoxicated as determined according to the laws of the United States of America;
- Any benefit for a diagnosis of an illness resulting from the use of a controlled substance or misuse of legal or illegal drugs by a Covered Person that is not rendered by or at the direction of a Physician or Doctor;
- Loss due to an act of war, whether declared or undeclared, or while performing police duty as a member of any military or naval organization. This exclusion includes an accidental injury or sickness contracted while in the service of any military, naval or air force of any country engaged in war (the Company will refund the pro rata unearned premium for any such period the Covered Person is not covered);
- Loss due to an accident or sickness arising out of and in the course of any occupation for compensation, wage or profit or expenses which are payable under Workers' Compensation, Occupational Disease or similar law, whether or not application for such benefits has been made;
- Any benefit for a diagnosis rendered by or at the direction of a Physician or Doctor during a period of time that insurance for a Covered Person is not in force;
- Any benefit for a diagnosis rendered by or at the direction of a Physician or Doctor after this Policy has terminated;
- Any diagnosis not rendered by or at the direction of a Physician or Doctor or that is inconsistent with standards of medical practice for the applicable condition;

- Transportation; or
- Benefits for a diagnosis rendered by any person who is employed or retained by the Policyholder; living in the Covered Person's household; a Parent, Sibling, Spouse, Domestic Partner or Child of a Covered Employee or of his Spouse; or a Covered Person diagnosing himself.

LIMITATIONS

This plan contains an eligibility waiting period during which no benefits are payable for any Employee or Dependent until the Eligibility Waiting Period shown in the Schedule of Benefits has been completed.

Pre-Existing Condition Limitations:

- We will not pay benefits for any condition or illness starting within 12 months of the effective date of an Employee's or Dependent's insurance, which is caused by, contributed to or resulting from a Pre-Existing Condition. A claim for benefits for loss starting after 12 months from the effective date of an Employee's or Dependent's insurance will not be reduced or denied on the grounds that it is caused by a Pre-Existing Condition. A condition will no longer be considered Pre-Existing at the end of 12 consecutive months starting and ending after the effective date of an Employee's or Dependent's insurance.
- A condition will no longer be considered Pre-Existing at the end of 12 consecutive months starting and ending after the effective date of an Employee's or Dependent's insurance.
- "Pre-Existing Condition" means a sickness or physical condition, which, within 12-month period prior to the effective date of an Employee's or Dependent's insurance, resulted in an insured receiving medical advice or treatment.
- "Treatment" means consultation, care or services provided by a Physician, including diagnostic measures and taking prescribed drugs and medicines.

**This exclusion does not apply to coma and paralysis.*

The above Exclusions and Limitations are HM Life Insurance Company's standard exceptions. State-specific variations apply. For a list of Exclusions for a particular state, contact your HM Worksite Sales Specialist.

Coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM-CL 308 or similar. This coverage may not be available in all states and is subject to all applicable state and federal laws.