

# HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.235.6753

[www.hminsurancegroup.com](http://www.hminsurancegroup.com)

## Specified Critical Illness

### Exclusions & Limitations

#### EXCLUSIONS

We will not pay for:

- Loss due to suicide or any attempt to commit suicide or any intentionally self-inflicted injury or sickness;
- Loss due to participation in a riot or insurrection;
- Loss due to taking part in a felony;
- Loss due to an act of war, whether declared or undeclared, or while performing police service in the Armed Forces or units auxiliary thereto;
- Loss for a condition that arose out of and in the course of any occupation for compensation, wage or profit or expenses that are provided under Workers' Compensation, Occupational Disease or similar law;
- 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;
- Benefits for a diagnosis rendered by or at the direction of a Physician or Doctor outside of the United States and its possessions, Canada or Mexico; or
- Benefits for a diagnosis rendered by any person who is:
  - a parent, sibling, spouse or child of a Covered Employee or of his spouse; or
  - a Covered Person diagnosing himself.

#### LIMITATIONS

This policy 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. If first diagnosed during the Eligibility Waiting Period, the Pre-Existing Condition Limitation will apply to any loss from that diagnosis. At the Policyholder's option, an employee may elect to void any coverage applied for and receive a full refund of premium. Any such request must be in writing and made prior to the end of the Eligibility Waiting Period.

HM Life Insurance Company of New York will not pay benefits for any condition or illness starting within six months of the Effective Date of the Certificate that is caused by, contributed to or resulting from a Pre-Existing Condition. A claim for benefits for loss starting after six months from the Effective Date of the Certificate 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 six consecutive months starting and ending after the Effective Date of the Certificate.

"Pre-Existing Condition" means a sickness or physical condition which, within the six-month period prior to the Effective Date of the Certificate, 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.

Specified Critical Illness coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form HM-CI 308. This coverage may not be available in all states and is subject to all applicable state and federal laws.