

HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.235.6753

www.hminsurancegroup.com

Disability Income

Exclusions

EXCLUSIONS

We will not pay benefits for loss contributed to, caused by or resulting from the following, unless specifically provided elsewhere in the Certificate:

- Suicide or any attempt or threat to commit suicide, while sane or insane, or any intentionally self-inflicted injury;
- An Injury or Sickness while participating in a riot or insurrection;
- An Injury or Sickness while taking part in a felony, or engagement in any illegal occupation;
- An Injury or Sickness occurring during air travel, except:
 - as a fare-paying passenger on a commercial airline on a regularly scheduled route; or
 - on a charter flight operated by a scheduled airline;
- Due to the Covered Person being legally intoxicated as determined according to the laws of the United States of America;
- Due to an Injury or Sickness resulting from the use of a controlled substance, or misuse of legal or illegal drugs by a Covered Person that is not provided by or at the direction of a Physician or Doctor;
- Due to an act of war, whether declared or undeclared, or while performing service in the Armed Forces or units auxiliary thereto;
- Due to an Injury or Sickness arising 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;
- Due to an Injury or Sickness during a period of time that insurance for a Covered Person is not in force;
- Due to an Injury or Sickness after the Policy has terminated;
- Due to an Injury or Sickness not provided by or at the direction of a Physician or Doctor, or that is inconsistent with standards of medical practice for the applicable condition;
- Any Injury or Sickness outside the United States and its possessions or Canada and Mexico;
- Rendered by any person who is:
 - employed or retained by the Policyholder;
 - a parent, sibling, spouse, domestic partner or child of a Covered Employee or of his spouse; or
 - a Covered Person treating himself;
- Dental examinations or dental care other than expenses resulting from an accident;
- Cosmetic surgery or care or treatment solely for cosmetic purposes. This exclusion does not apply to:
 - cosmetic surgery resulting from an accident;
 - reconstructive surgery incidental to or following surgery resulting from trauma, infection or other diseases of the involved part;
 - reconstructive surgery because of a congenital defect or anomaly that results in a functional defect of a covered dependent child;
 - with respect to a mastectomy:
 - all stages of reconstruction of the breast on which the mastectomy has been performed;
 - surgery and reconstruction of the other breast to produce a symmetrical appearance; and
 - treatment of physical complications for all stages of the mastectomy, including lymphedema;

Coverage and determinations with respect to cosmetic surgery are subject to utilization review and external appeal requirements of New York law; or

- Mental or emotional disorders without demonstrable organic disease or Organic Mental Disorder.

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