



# Voluntary Benefits Guide



**Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they're unexpected. How you care for them shouldn't be.**

**In your lifetime, which of these accidental injuries have happened to you or someone you know?**

- Sports-related accidental injury
- Broken bone
- Burn
- Concussion
- Laceration
- Back or knee injuries
- Car accidents
- Falls & spills
- Dislocation
- Accidental injuries that send you to the Emergency Room, Urgent Care or doctor's office

Accident Insurance from The Paul Revere Life Insurance Company is designed to help you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. The benefit to you is that you may not need to use your savings or secure a loan to pay expenses. Plus you'll feel better knowing you can have greater financial security.

## What additional features are included?

- Worldwide coverage
- Portable
- Compliant with Healthcare Spending Account (HSA) guidelines

## Will my accident claim payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

## What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable for life as long as you pay your premiums when they are due or within the grace period.

## Can my premium change?

Paul Revere can change your premium only if we change it on all policies of this form number in force in the state of New York subject to the prior approval of the Superintendent of Insurance.

## How do I file a claim?

Visit [colonial-paulrevere.com](http://colonial-paulrevere.com) or call our Customer Service Department at 1.800.325.4368 for additional information.

Benefits listed are for each covered person per covered accident unless otherwise specified.

## Initial Care

- Accident Emergency Treatment..... \$125
- X-ray Benefit.....\$30
- Ambulance .....\$200
- Air Ambulance..... \$2,000

## Common Accidental Injuries

Dislocations (Separated Joint)	Non-Surgical	Surgical
Hip	\$2,400	\$4,800
Knee (except patella)	\$1,200	\$2,400
Ankle – Bone or Bones of the Foot (other than Toes)	\$960	\$1,920
Collarbone (Sternoclavicular)	\$600	\$1,200
Lower Jaw, Shoulder, Elbow, Wrist	\$360	\$720
Bone or Bones of the Hand	\$360	\$720
Collarbone (Acromioclavicular and Separation)	\$120	\$240
One Toe or Finger	\$120	\$240

Fractures	Non-Surgical	Surgical
Depressed Skull	\$3,000	\$6,000
Non-Depressed Skull	\$1,200	\$2,400
Hip, Thigh	\$1,800	\$3,600
Body of Vertebrae, Pelvis, Leg	\$900	\$1,800
Bones of Face or Nose (except mandible or maxilla)	\$420	\$840
Upper Jaw, Maxilla	\$420	\$840
Upper Arm between Elbow and Shoulder	\$420	\$840
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$360	\$720
Shoulder Blade, Collarbone, Vertebral Process	\$360	\$720
Forearm, Wrist, Hand	\$360	\$720
Rib	\$300	\$600
Coccyx	\$240	\$480
Finger, Toe	\$120	\$240

Your Colonial Life policy also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree) ..... \$1,000 to \$12,000
- Concussion ..... \$60
- Emergency Dental Work .....\$75 Extraction, \$300 Crown, Implant, or Denture
- Lacerations (based on size).....\$30 to \$500

## Requires Surgery

- Eye Injury.....\$300
- Tendon/Ligament/Rotator Cuff.....\$750 - one, \$1,500 - two or more
- Ruptured Disc .....\$750
- Torn Knee Cartilage .....\$750

## Surgical Care

- Surgery (cranial, open abdominal or thoracic)..... \$1,500
- Surgery (hernia) .....\$150
- Surgery (arthroscopic or exploratory) .....\$200
- Blood/Plasma/Platelets .....\$300

## Transportation/Lodging Assistance

If injured, covered person must travel more than 50 miles from residence to receive special treatment and confinement in a hospital.

- Transportation.....\$500 per round trip up to 3 round trips
- Lodging (family member or companion).....\$125 per night up to 30 days for a hotel/motel lodging costs

## Accident Hospital Care

- Hospital Admission\* ..... \$1,250 per accident
  - Hospital ICU Admission\* ..... \$2,500 per accident
- \* We will pay either the Hospital Admission or Hospital Intensive Care Unit (ICU) Admission, but not both.
- Hospital Confinement ..... \$165 per day up to 365 days per accident
  - Hospital ICU Confinement .....\$385 per day up to 15 days per accident

## Accident Follow-Up Care

- Accident Follow-Up Doctor Visit ..... \$50 (up to 3 visits per accident)
- Medical Imaging Study .....\$150 per accident  
(limit 1 per covered accident and 1 per calendar year)
- Occupational or Physical Therapy ..... \$35 per treatment up to 10 days
- Appliances ..... \$100 (such as wheelchair, crutches)
- Prosthetic Devices/Artificial Limb ..... \$500 - one, \$1,000 - more than 1
- Rehabilitation Unit.....\$100 per day up to 15 days per covered accident,  
and 30 days per calendar year.  
Maximum of 30 days per calendar year

## Accidental Dismemberment

- Loss of Finger/Toe .....\$750 – one, \$1,500 – two or more
- Loss or Loss of Use of Hand/Foot/Sight of Eye .....\$7,500 – one, \$15,000 – two or more

## Catastrophic Accident

For severe injuries that result in the total and irrecoverable:

- Loss of one hand and one foot
- Loss of both hands or both feet
- Loss or loss of use of one arm and one leg or
- Loss or loss of use of both arms or both legs
- Loss of the sight of both eyes
- Loss of the hearing of both ears
- Loss of the ability to speak

Named Insured ..... \$50,000    Spouse .....\$50,000    Child(ren).....\$25,000

365-day elimination period. Amounts reduced for covered persons age 65 and over.

Payable once per lifetime for each covered person.

## Accidental Death

	Accidental Death	Common Carrier
● Named Insured	\$40,000	\$100,000
● Spouse	\$40,000	\$100,000
● Child(ren)	\$8,000	\$20,000



## Health Screening Benefit

- \$50 per covered person per calendar year

Provides a benefit if the covered person has one of the health screening tests performed. This benefit is payable once per calendar year per person and is subject to a 30-day waiting period.

### Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid doppler
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

## My Coverage Worksheet (For use with your benefits counselor)

### Who will be covered? (check one)

- Employee Only       Spouse Only       One Child Only       Employee & Spouse
- One-Parent Family, with Employee       One-Parent Family, with Spouse       Two-Parent Family

### When are covered accident benefits available? (check one)

- On and Off -Job Benefits       Off -Job Only Benefits

### EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: hazardous avocations; illegal occupations; professional sports; sickness; suicide or self-inflicted injuries; war or act of war; in addition to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of: intoxication.

For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy form Accident 1.0-HS-NY. This is not an insurance contract and only the actual policy provisions will control.

Colonial Voluntary Benefits products are underwritten by:

The Paul Revere Life Insurance Company, Worcester, MA

Administrative office: Colonial Voluntary Benefits, 1200 Colonial Life Boulevard, Columbia, SC 29210  
colonial-paulrevere.com

# Short-Term Disability Insurance

## How long could you afford to go without a paycheck?

### Help protect your paycheck with Paul Revere's short-term disability insurance.

You use your paycheck mainly to pay for your home, your car, groceries, medical bills and utilities. What if you couldn't go to work due to an accident or sickness?

Monthly Expenses:     \$ \_\_\_\_\_                             \$ \_\_\_\_\_                             \$ \_\_\_\_\_  
   \$ \_\_\_\_\_                             \$ \_\_\_\_\_                             \$ \_\_\_\_\_  
Total \$ \_\_\_\_\_

## My Coverage Worksheet (For use with your Benefits Counselor)

### How much coverage do I need?

On-Job Accident and On-Job Sickness \$ \_\_\_\_\_     Off-Job Accident and Off-Job Sickness \$ \_\_\_\_\_

### How long will I receive benefits?

Total Disability: \_\_\_\_\_ months

Partial Disability: 3 months\*

\*Partial Disability is 50% of the Total Disability Amount

### When will my benefits start?

After an Accident: \_\_\_\_\_ days

After a Sickness: \_\_\_\_\_ days

### How much will it cost?

Your cost will vary based on the level of coverage you select.

### What additional features are included?

- Waiver of Premium
- Worldwide Coverage

# Here are some frequently asked questions about disability insurance:

## Will my disability income payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies. Benefits are paid directly to you (unless you specify otherwise).

## When am I considered totally disabled?

Totally disabled means you are:

- Unable to perform the material and substantial duties of your job;
- Not working at any job; and
- Under the regular and appropriate care of a doctor.

## What if I want to return to work part-time after I am totally disabled?

You may be able to return to work part-time and still receive benefits. We call this "Partial Disability." This means you may be eligible for coverage if:

- you are unable to perform the material and substantial duties of your job 20 hours or more per week,
- you are able to work at your job or any other job for less than 20 hours per week,
- your employer will allow you to work for less than 20 hours per week, and
- you are under the regular and appropriate care of a doctor.

The total disability benefit must have been paid for at least one full month immediately prior to your being partially disabled

## What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable to age 70 as long as you continue to pay your premiums when they are due.

### EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: alcoholism or drug addiction; flying; giving birth within the first nine months after the effective date of the policy; hazardous avocations; illegal activities; having a pre-existing condition as described and limited by the policy; mental or emotional disorders; suicide or self-inflicted injuries; war or armed conflict.

For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy form DIS1000-NY. This is not an insurance contract and only the actual policy provisions will control.

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**Administrative office:** Colonial Voluntary Benefits, 1200 Colonial Life Boulevard, Columbia, SC 29210

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## What is a pre-existing condition?

A pre-existing condition is when you have a sickness or physical condition for which medical advice or treatment was recommended by a physician or received from a physician within 12 months before the effective date of the policy.

If you become disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the first 12 months the policy is in force.

## Can my premium change?

You may choose the amount of coverage to meet your needs (subject to your income). You can elect more or less coverage which will change your premium. Paul Revere can change your premium only if we change it on all policies of this form number in the state of New York subject to prior approval of the Superintendent of Insurance.

## What is a covered accident or a covered sickness?

A covered accident is an accident. A covered sickness means an illness, infection, disease or any other abnormal physical condition, not caused by an injury.

A covered accident or covered sickness:

- Occurs after the effective date of the policy;
- Is of a type listed on the Policy Schedule;
- Occurs while the policy is in force; and
- Is not excluded by name or specific description in the policy.

## How do I file a claim?

Visit [colonial-paulrevere.com](http://colonial-paulrevere.com) or call our Policyholder Service Center at 1.800.325.4368 for additional information.

You may also send the notice to us at P. O. Box 100267, Columbia, SC 29202 or you may give the notice to an authorized agent.

# You may have health insurance, but are you really covered?

About half of the public say they are either “very worried” or “somewhat worried” about being able to afford unexpected medical bills or their health insurance deductible.

Kaiser Family Foundation, Americans’ Challenges with Health Care Costs, 2019.



## Health insurance may cover:

- Hospital fees
- Outpatient surgery
- Office visits/ER costs
- Prescriptions

## What is not covered:

- Deductibles
- Co-payments
- Co-insurance

Hospital confinement indemnity insurance can provide coverage for hospital confinement or outpatient surgery. It can assist with costs that your medical plan may not cover.

Talk with your benefits counselor to learn how you can help protect what you’ve worked so hard to build.

An average family has more than **\$4,700** in out-of-pocket medical costs each year.

Milliman Medical Index, 2018.





## Term Life Insurance

### Help protect the people who depend on you

If something happened to you, the last thing your family should have to worry about is financial burdens. Funeral expenses, medical bills and taxes could be just the beginning. How would they cover ongoing living expenses, such as a mortgage, utilities and health care?

Plan for the future with term life insurance from The Paul Revere Life Insurance Company.

#### The advantages of term life insurance

- Level death benefit.
- Lower cost option compared with cash value insurance.
- Coverage for specified periods of time, which can be during high-need years.
- Benefit for the beneficiary that is typically free from income tax.

#### Benefits and features

- Guaranteed premiums do not increase during the term.
- Coverage is guaranteed renewable to age 80 as long as premiums are paid when due.
- You can convert it to cash value insurance.
- Portability allows you to take it with you if you change jobs or retire.
- An Accelerated Death Benefit is included.



**Your cost will vary based on the level of coverage you select.**

Talk with your Paul Revere benefits counselor for information about what level of coverage would work best for you.

# Benefits worksheet

For use with your Paul Revere  
benefits counselor

## HOW MUCH COVERAGE DO YOU NEED?

**YOU** \$ \_\_\_\_\_  
FACE AMOUNT

### Select the term period

- 10-year term
- 20-year term
- 30-year term

**SPOUSE** \$ \_\_\_\_\_  
FACE AMOUNT

### Select the term period

- 10-year term
- 20-year term
- 30-year term

### Select any optional riders:

- Spouse Term Life Rider  
\$ \_\_\_\_\_ face amount  
for \_\_\_\_\_-year term period
- Children's Term Life Rider  
\$ \_\_\_\_\_ face amount
- Waiver of Premium Benefit Rider
- Accidental Death Benefit Rider

To learn more,  
talk with your Paul Revere  
benefits counselor.

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## Cash value policy conversion

You can convert your policy to a Paul Revere cash value life insurance policy any time through age 75 (unless you have used the Accelerated Death Benefit or Waiver of Premium Benefit Rider) with no evidence of insurability. Premiums will be based on your age at the time you convert your policy.

## Accelerated Death Benefit

If you are diagnosed with a terminal illness, you can request up to 75% of the policy's death benefit, not to exceed \$150,000. We deduct a fee only if you use the benefit, and your death benefit will then be reduced by the amount you receive. In addition, there may be tax consequences for receiving the accelerated benefit; ask your tax advisor for advice. Please refer to your policy for details.

## Spouse coverage options

Two options are available for spouse coverage at an additional cost:

- Spouse Term Life Policy:** Offers guaranteed premiums and level death benefits equivalent to those available to you – whether or not you buy a policy for yourself.
- Spouse Term Life Rider:** Add a term rider for your spouse to your policy, up to a maximum death benefit of \$50,000; 10-year and 20-year are available (20-year rider only available with a 20- or 30-year term policy).

## Dependent coverage

You may add a Children's Term Life Rider to cover all of your eligible dependent children with up to \$10,000 in coverage each for one premium. The Children's Term Life Rider may be added to either the primary or spouse policy, not both.

## Waiver of Premium Benefit Rider

This rider waives all premiums (for the policy and any riders) if you become totally and permanently disabled before the age of 65. To be considered permanent, your total disability must continue with no interruptions for at least six consecutive months. Premiums waived by this rider do not have to be repaid. This rider is available for the spouse policy as well, subject to home office approval.

## Accidental Death Benefit Rider

This rider provides an additional benefit to the beneficiary if the insured dies as a result of an accident before age 70. The benefit doubles if the injury resulting in death occurs while the insured is a fare-paying passenger on a public conveyance, such as a commercial aircraft or taxicab. An additional seatbelt benefit is also payable.

### EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide within two years from the coverage effective date of this policy, the amount payable by us in place of all other benefits will be the sum of the premiums paid, without interest.

This brochure is applicable to policy forms TERM1000-NY-10, TERM1000-NY-20, TERM1000-NY-30, R-TERM1000-ADB-NY, R-TERM1000-CTR-NY, R-TERM1000-STR-NY-10, R-TERM1000-STR-NY-20 and R-TERM1000-WAIVER-NY. This policy has exclusions, reductions of benefits and terms under which the policy may be continued in force or discontinued.

See your Paul Revere benefits counselor for additional information. This coverage contains limitations and exclusions that may affect benefits payable.





## Endowment at Age 100 Life Insurance

You can't predict your family's future, but you can be prepared for it.

You like to think that you'll be there for your family in the years to come. But if something happened to you, would your family have the income they need?

It's not easy to think about such serious circumstances, but it's important to make sure your family is financially protected. You can gain peace of mind with endowment life insurance.

### What is endowment life insurance?

Endowment life insurance can help provide protection for you and those who depend on you. You won't have to worry about becoming uninsurable later in life, and your premiums won't increase as you get older.

With endowment life insurance, you receive a guaranteed death benefit as long as premiums are paid, which can help with funeral costs and other immediate expenses. Also, throughout the life of the policy, you can access its cash value through a policy loan, and use the money for emergencies. The loan should be repaid to protect the policy's value.

### What are the advantages?

- Your premiums will never increase because of changes in your health or age.
- You can take the policy with you even if you change jobs or retire, with no increase in premium.
- A guaranteed purchase option means you can purchase additional endowment life coverage — without having to answer health questions — at three different points in the future.
- With the accelerated death benefit, you can request an advance up to 75 percent of your policy's death benefit if you are diagnosed with a terminal illness.
- An immediate \$3,000 claim payment can help your designated beneficiary pay for funeral costs or other expenses.



**30% of Americans  
(70 million) know they  
need more life insurance.**

*LIMRA, Facts About Life (2015)*



**Your cost will vary based on the  
level of coverage you select.**

Talk with your benefits counselor for information about what level of coverage would work best for you.

# Benefits Worksheet

For use with your benefits counselor

## HOW MUCH COVERAGE DO YOU NEED?

**YOU** \$ \_\_\_\_\_  
FACE AMOUNT

### Select the option:

- Paid-Up at Age 65
- Paid-Up at Age 95

**SPOUSE** \$ \_\_\_\_\_  
FACE AMOUNT

### Select the option:

- Paid-Up at Age 65
- Paid-Up at Age 95

## Select any optional riders:

- Spouse Term Life Rider  
\$ \_\_\_\_\_ face amount  
for \_\_\_\_\_-year term period
- Children's Term Life Rider  
\$ \_\_\_\_\_ face amount
- Waiver of Premium in Event of  
Total Disability Rider

To learn more,  
talk with your Paul Revere  
benefits counselor.

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## Product options

### Paid-Up at Age 65 or Paid-Up at Age 95

These two plan design options allow you to select when your policy will be paid up, which is when you will have no more premiums to pay. You can choose to have your policy paid up when you reach age 65 or 95.

### Accelerated Death Benefit

If you are diagnosed with a terminal illness, you can request up to 75 percent of the policy's death benefit, up to \$150,000.

### Guaranteed Purchase Option

If you are age 55 or younger when you purchase the policy, you have the option to purchase additional endowment life coverage – without having to answer health questions – at three different points in the future. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

### \$3,000 Immediate Claim Payment

This payment can help meet immediate needs, such as funeral costs, by providing an initial death benefit payment of \$3,000 to the designated beneficiary.

## Additional coverage options

### Spouse Endowment Life Policy

This policy offers a guaranteed death benefit, guaranteed level premiums and guaranteed cash value accumulation – whether or not you buy a policy on yourself.

### Spouse Term Life Rider

You can purchase term life coverage for your spouse, with a maximum death benefit of up to \$50,000. Ten-year and 20-year coverage periods are available, based on the policy you select. You can choose to convert this coverage to a cash value policy within certain time periods later on – without having to answer health questions.

### Dependent Coverage

You may purchase up to \$10,000 in term life coverage for each of your eligible dependent children and pay one premium. You can later convert this coverage to a cash value life insurance policy – without having to answer health questions – upon your 70th birthday or the child's 25th birthday, whichever comes first. You can add this additional coverage to either the primary or the spouse policy, but not both.

### Waiver of Premium in Event of Total Disability Rider

Your premiums on the endowment life policy and any riders attached to it will be waived if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period (the amount of time until benefits are payable). You must resume premium payments once you are no longer disabled.

## EXCLUSIONS AND LIMITATIONS

If the insured commits suicide within two years from the coverage effective date or the date of reinstatement, whether he is sane or insane, we will not pay the death benefit. We will terminate this policy and return the premiums paid, minus any loans and loan interest to you. For costs and complete details of the coverage, call or write your benefits counselor or the company.

This brochure is applicable to policy forms WL-GPO-65-NY, WL-NGPO-65-NY, WL-GPO-95-NY, WL-NGPO-95-NY and rider forms R-WL-CTR-NY, R-WL-STR-10-NY, R-WL-STR-20-NY, R-WL-WOP-NY.



# Group Specified Disease Insurance Plan 1



If you're diagnosed with a covered specified disease or cancer, group specified disease insurance from Paul Revere can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

**Face amount:** \$ \_\_\_\_\_

### Specified Disease benefit

For the diagnosis of this covered specified disease condition: <sup>1</sup>	This percentage of the face amount is payable:
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Coronary artery disease	25%

For more information,  
talk with your  
benefits counselor.

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#### Subsequent diagnosis of a different specified disease<sup>2</sup>

If you receive a benefit for a specified disease, and later you are diagnosed with a different specified disease, 25% of the original face amount is payable for that particular specified disease.

#### Subsequent diagnosis of the same specified disease<sup>2</sup>

If you receive a benefit for a specified disease, and later you are diagnosed with the same specified disease, 25% of the original face amount is payable. Coronary artery disease does not qualify.

## Diagnosis of cancer benefit

Covered cancer benefits	
For this condition: <sup>1</sup>	The amount payable is:
Diagnosis of cancer (internal or invasive)	100% of the face amount
Diagnosis of carcinoma in situ	25% of the face amount
Skin cancer	\$500

### Cancer treatment and care benefit: \$\_\_\_\_\_ per calendar month for \_\_\_\_ months

This benefit is payable if you incur charges for one or more of the following for your treatment or care of cancer (internal or invasive) or carcinoma in situ:

- Hospice care
- Radiation
- Confinement
- Surgery
- Chemotherapy

### Cancer vaccine benefit: ..... \$50

This benefit is payable if you or your covered family members incur a charge for any FDA-approved cancer vaccine while your certificate is in force.



<sup>1</sup> Please refer to the certificate for complete definitions of covered conditions.

<sup>2</sup> Dates of diagnoses of a covered specified disease must be separated by at least 30 days.

#### THIS POLICY PROVIDES LIMITED BENEFITS.

This policy provides limited benefit health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Insureds in NY must be covered by comprehensive health insurance before applying for this coverage.

#### EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE

We will not pay the Specified Disease Benefit or Benefit Payable Upon Subsequent Diagnosis of a Specified Disease that occurs as a result of a covered person's: alcoholism or drug addiction; illegal occupation; intoxicants and narcotics; mental or emotional disorders; suicide or injuries which any covered person intentionally does to himself; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a specified disease.

#### EXCLUSIONS AND LIMITATIONS FOR CANCER

We will not pay the Diagnosis of Cancer Benefit, Diagnosis of Carcinoma in Situ Benefit, the Cancer Treatment and Care Benefit or the Skin Cancer Benefit for a covered person's cancer (internal or invasive), carcinoma in situ or skin cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is initially diagnosed as having cancer (internal or invasive), carcinoma in situ or skin cancer. No pre-existing condition limitation will be applied for dependent children who are born or adopted while you are covered under the policy, and who are continuously covered from the date of birth or adoption.

This is not an insurance contract and only the actual certificate provisions will control. Applicable to certificate form GCC1.0-C-NY. Please see your Paul Revere benefits counselor for details.

