



ICU Insurance Program

Underwritten by: National Teachers Associates Life Insurance Company (NTA Life)
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horacemann.com

INTENSIVE CARE UNIT RIDER IV

Rider Series RD-CM-ICU101-Z0 (6/19) with state specific versions.

TREATMENT BENEFITS

Confinement Benefit

Payable daily for a Covered Person's confinement in an Intensive Care Unit or Stepdown Care Unit due to a covered Injury or Sickness. Maximum 30 Days per Calendar Year. **No lifetime maximum!**

Confinement Benefit – Intensive Care Unit

Primary Insured

\$200-\$1,000/Day

Children

\$100-\$500/Day

Confinement Benefit – Stepdown Care Unit

Primary Insured

\$100-\$500/Day

Children

\$50-\$250/Day

This Rider is available only if elected and at an additional premium. Premium and benefits vary based on the plan selected.

EXCLUSIONS AND LIMITATIONS

This Rider will not pay benefits for care and treatment in any type of Hospital room, ward or unit other than in an Intensive Care Unit "ICU" or Stepdown Care Unit located in Canada or the United States or its possessions. Hospital generally does not include a nursing home, convalescent home, or extended care facility. A Day must include an overnight stay.

Exclusions and Limitations. Generally, no benefits are provided if the Injury or Sickness is caused or contributed to by:¹³ (1) Suicide, attempted suicide or an intentionally self-inflicted injury, while sane;^{11, 17} (2) War or any act of war¹ (whether declared or undeclared);² (3) Participation^{3, 4} in a riot or insurrection; (4) Active duty status in the armed forces, including auxiliary units; (5) The voluntary use or taking of any narcotic or other illegal substance (unless taken or used as prescribed by a Medical Practitioner);^{10, 12, 18, 23} (6) The Covered Person's legal intoxication as defined by the state law where the loss occurred (unless taken or used as prescribed by a Medical Practitioner);^{5, 10, 12, 18} (7) Alcoholism or drug addiction;^{6, 10, 12, 18} (8) Any poison, gas, or fumes voluntarily absorbed, inhaled, or taken;^{18, 21, 24} (9) The commission⁷ or attempted commission of a felony, or engaging⁸ in an illegal occupation;¹⁰ (10) Vasectomy, tubal ligation, sex change surgery, and the reversal thereof,¹⁹ or surgery to remove an organ or gland that shows no signs of cancer in an attempt to prevent development of cancer in that organ or gland;²⁵ (11) Cosmetic Surgery, except that "cosmetic surgery" does not include reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly resulting in a functional defect; or (12) Engaging in or practice of parachuting, hang-gliding, mountaineering (hiking or climbing on snow, glaciers, or ice), bungee jumping, sky diving, cave exploration, cave diving, cliff diving, scuba diving, mountain or rock climbing, BASE jumping, motocross, free skiing, heli-skiing, or participation in a rodeo; participation in or practice for competitive athletic contests of any type where compensation or monetary awards are received; the use of any motor driven vehicle in a race, stunt show, or speed test, or the practice thereof.^{9, 20, 24}

No benefits are payable for losses incurred during the 300 days after the Coverage Effective Date of the Rider for normal pregnancy or childbirth, other than covered Complications of Pregnancy.²² This Rider does not provide concurrent benefits for multiple Injuries or Sickness that occur during the same Period of Hospital Confinement.

In CA, We shall not be liable for any loss sustained or contracted in consequence of the Covered Person being intoxicated or under the influence of any controlled substance unless administered on the advice of a Medical Practitioner.

In NV, We shall not be liable for any loss to which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which a contributing cause was the Covered Person being engaged in an illegal occupation, except for victims of domestic violence, regardless of whether the Covered Person contributed to the loss or injury.

No coverage is provided for the first year after the Rider Effective Date (generally, the issue date) for a Preexisting Condition. If you request and We approve a change to the Policy that increases Rider benefits, the increase in benefits will not cover Preexisting Conditions for a Covered Person for a one-year period after the Rider Effective Date of such increase in benefits. A Preexisting Condition is a condition for which: (1) medical advice or treatment was recommended by or received from a Medical Practitioner within the one-year period before the Coverage Effective Date; or (2) symptoms existed within the one-year period before the Coverage Effective Date that would cause an ordinarily prudent person to seek diagnosis, care, or treatment.^{14, 15, 16}

This brochure is only a summary. The actual Policy and Rider provisions will control. Refer to your Policy and any attached Riders for a complete detail of all exclusions and limitations and for important definitions of capitalized terms. READ YOUR Policy and Rider CAREFULLY. If you are not satisfied, you have 30 days after you receive your Policy and Rider to return it to Us or Our Agent. The premium paid will be refunded, and the Policy and Rider will be void from its date of issue. This Rider is renewable until the Primary Insured reaches age 70. Certain states may have additional exclusions and limitations.

¹ In NC, add "other than terrorism" ² In OK, add "while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer" ³ In NC, active participation ⁴ In IL, voluntary participation ⁵ In OK, not applicable ⁶ In IL, add "that is defined and determined by the laws of the state where the loss or cause of loss was incurred" ⁷ In IL, voluntary commission ⁸ In IL, voluntarily engaging ⁹ In IL and OK, not applicable ¹⁰ In NV, not applicable ¹¹ In CA and VT, delete "while sane" ¹² In VT, not applicable ¹³ In IL, "or contributed to by" not applicable ¹⁴ In NC and PA, part 2 is not applicable ¹⁵ In NV, "Preexisting Condition means a condition for which medical advice, diagnosis, care or treatment was recommended by or received from a Medical Practitioner within the six month period before the Coverage Effective Date" ¹⁶ In CA, "a Preexisting Condition means a condition for which medical advice, diagnosis, care or treatment was recommended by or received from a Medical Practitioner within the one year period immediately prior to the Coverage Effective Date" ¹⁷ In MO, "Suicide or attempted suicide while sane; an intentionally self-inflicted injury while sane that is not an obvious attempted suicide" ¹⁸ In CA, not applicable ¹⁹ In CA, "Sex change surgery and the reversal thereof" not applicable ²⁰ In CA, exclusion applies to all activities if considered professional activities where compensation or monetary awards are received ²¹ In PA, not applicable ²² In PA, entire pregnancy limitation replaced with "No benefits are payable for normal pregnancy or childbirth other than covered Complications of Pregnancy, if the inception of the pregnancy occurs during the first 30 days following the Coverage Effective Date" ²³ In VA "Being under the influence of any narcotic (unless taken or used as prescribed by a Medical Practitioner)" ²⁴ In VA, not applicable ²⁵ In VA, "Services or care not Medically Necessary, except as otherwise covered under the Policy"

