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MTN Health Insurance, LLC

For a free - no obligation quote, or to apply for any VoluntaryMart policy please call:  
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For more information about Assurant VoluntaryMart please go to:  
<http://mtnhealthinsurance.com>

Not all products available in all states.

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## VoluntaryMart<sup>SM</sup> Off-the-Job Accident Insurance Riders

*Added Protection – Superior Solutions*

**Boost your VoluntaryMart<sup>SM</sup> coverage with optional Riders.**

### OFF-THE-JOB ACCIDENT DISABILITY RIDER

This Rider pays the following benefits, depending on the Policyowner's work status and age, if the Policyowner is disabled due to an Off-the-Job Accident while this Rider is in force. Benefits are payable up to the Benefit Period (6 or 12 months) and are subject to the Elimination Period (0 or 7 days).

- **Working Full Time (through age 69)**

This Rider pays the Policyowner a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the Policyowner remains Totally Disabled if the disability is certified by a Physician within 90 days of the last treatment for the injury and the Policyowner:

- Is working full time when disability begins.
- Is Totally Disabled from a covered Off-the-Job Accident.

- **Not Working Full Time (through age 69)**

This Rider pays the Policyowner a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the Policyowner remains Totally Disabled if the disability is certified by a Physician within 90 days of the last treatment for a covered Off-the-Job Accident and the Policyowner:

- Is not working full time when disability begins.
- Is unable to perform two Activities of Daily Living (ADLs) as a result of a covered Off-the-Job Accident.
- Requires Direct Personal Assistance to perform such ADLs.

- **Age 70 and Above**

This Rider pays a benefit equal to one-thirtieth of the policy Benefit Amount times three for each day of the Policyowner's Hospital Confinement due to an Off-the-Job Accident. The confinement must begin within 90 days of the last treatment for a covered Off-the-Job Accident. The benefit is payable up to the Benefit Period (6 or 12 months) and is not subject to an Elimination Period.

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### SICKNESS DISABILITY RIDER

**(Available only if the Off-the-Job Accident Disability Rider is purchased.)**

This Rider pays the following benefits, depending on the Policyowner's work status and age, if the Policyowner is disabled due to Sickness while this Rider is in force. This benefit is payable up to the Benefit Period (6 or 12 months) and is subject to an Elimination Period of 14 days.

- **Working Full Time (through age 69)**

This Rider pays a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the Policyowner remains Totally Disabled if the Policyowner's disability is certified by a Physician within 90 days of the last treatment for the Sickness and the Policyowner is:

- Working full time when disability begins.
- Totally Disabled from a covered Sickness.

- **Not Working Full Time (through age 69)**

This Rider pays a benefit equal to one-thirtieth of the monthly benefit amount for each day the Policyowner remains Totally Disabled if the Policyowner's disability is certified by a Physician within 90 days of the last treatment for a covered Sickness and the Policyowner:

- Is not working full time when disability begins.
- Is unable to perform two Activities of Daily Living (ADLs) as a result of a covered Sickness.
- Requires direct personal assistance to perform such ADLs.

- **Age 70 and Above**

This Rider pays a benefit equal to one-thirtieth of the policy Benefit Amount times three for each day of the Policyowner's Hospital Confinement due to a covered Sickness. The confinement must begin within 90 days of the Policyowner's last treatment for a covered Sickness. The benefit is payable up to the Benefit Period and is not subject to an Elimination Period.

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## **SPOUSE OFF-THE-JOB ACCIDENT DISABILITY RIDER**

This Rider pays the following benefits, if the Policyowner's spouse, depending on the spouse's work status and age, is disabled due to an Off-the-Job Accident while this Rider is in force. Benefits are payable up to the Benefit Period of 6 months and are not subject to an Elimination Period.

- **Working Full Time (through age 69)**

This Rider pays a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the Policyowner's spouse remains Totally Disabled if the:

- Spouse is working full time when disability begins.
- Spouse is Totally Disabled due to a covered Off-the-Job Accident.
- Disability is certified by a Physician within 90 days of the Policyowner's spouse's last treatment for the injury.

- **Not Working Full Time (through age 69)**

This Rider pays a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the spouse remains Totally Disabled if the spouse:

- Is not working full time when disability begins.
- Is unable to perform two Activities of Daily Living (ADLs) as a result of a covered Off-the-Job Accident.
- Requires Direct Personal Assistance to perform such ADLs.
- Is certified by a Physician within 90 days of the spouse's last treatment for a covered Off-the-Job Accident.

- **Age 70 and Above**

This Rider pays a benefit equal to one-thirtieth of the policy Benefit Amount times three for each day of the spouse's Hospital Confinement due to a covered Off-the-Job Accident. The confinement must begin within 90 days of the spouse's last treatment for a covered Off-the-Job Accident.

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## **LIMITATIONS FOR ALL OPTIONAL DISABILITY RIDERS**

In addition to the limitations set forth in the Accident policy:

- Disability or hospitalization caused by a pre-existing condition or reinjuries to a pre-existing condition are not covered unless the disability or hospitalization begins more than 12 months after the Effective Date. A pre-existing condition is an injury for which, within the 12-month period before the Effective Date, medical advice, consultation or treatment was recommended by or received from a Physician.
- The Insured Person must be under the care of a Physician for benefits to be payable.
- Benefits are only paid for one disability at a time even if it is caused by more than one injury.
- If the Policyowner has any other disability benefits in force with the Company, only one disability benefit is paid.
- This Rider does not pay benefits for a disability that is being treated outside the territorial limits of the United States and Canada.
- Additionally, the Sickness Disability Rider does not pay benefits for a disability that is caused by or occurs as a result of:
  - Becoming Totally Disabled due to any of the following: bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, depression, stress or post-partum depression. (This Rider pays, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia, first manifested while this policy is in force.)

- Sickness which is first manifested or treated within the first 30 days after the Effective Date unless such disability begins more than 12 months after the Effective Date.
  - Giving birth within the first 10 months of the Effective Date as a result of a normal pregnancy, including Cesarean (complications of pregnancy are covered to the same extent as Sickness).
  - Donating an organ within the first 12 months of the Effective Date.
  - Alcoholism or alcohol abuse.
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## DEFINITIONS

### Benefit Amount

The Benefit Amount is the amount of benefits payable as shown in the Policy Schedule or Rider. The Benefit Amount ranges up to \$5,000 in increments of \$100. (Up to \$1,000 in the case of a spouse.)

### Benefit Period

The Benefit Period is the maximum number of months after the Elimination Period for which the Policyowner can be paid benefits for any one of successive periods of disability. Each new Benefit Period is subject to a new Elimination Period. For the purposes of this calculation, a month is defined as 30 days for which benefits are paid. Only the Elimination Period in effect at the time the loss commences applies.

### Elimination Period

The Elimination Period is the time at the beginning of the Insured Person's period of Total Disability during which no benefits are payable. Each new Benefit Period is subject to a new Elimination Period. Only the Elimination Period in effect at the time the loss commences applies.

### Activities of Daily Living (ADLs)

ADLs are used in measuring levels of personal functioning capacity. Normally, these activities are performed without assistance, allowing a person independence in everyday living. The Activities of Daily Living are:

- Maintaining continence – Controlling urination and bowel movements, including ability to use ostomy supplies or other devices such as catheters.
- Transferring – Moving between a bed and a chair or a bed and a wheelchair.
- Dressing – Putting on and taking off all necessary items of clothing.
- Toileting – Getting to and from a toilet, getting on and off a toilet and performing associated personal hygiene.
- Eating – Performing all major tasks of ingesting food.

### Base Pay Earnings

Base Pay Earnings are the gross salary or wages for a Full-Time Job, not including overtime, bonuses or other incentives. If the Insured Person is self-employed, Base Pay Earnings means the business' gross income minus allowable business deductions.

### Direct Personal Assistance

Direct Personal Assistance is physical assistance from another party that is required to help the Insured Person perform an ADL each time the activity is performed. The assistance is necessary because of the Insured Person's inability to perform the entire activity alone with the supports and mechanical aids that are normally available.

### Full-Time Job

A Full-Time Job is one the Insured Person is scheduled to work 30 or more hours per week and 35 or more weeks per year for Base Pay Earnings.

### Totally Disabled (Total Disability)

Total Disability is the continuing inability of the Insured Person to perform the material and substantial duties of a Full-Time Job which results in a reduction to less than 50% of Base Pay Earnings at the time he or she became Totally Disabled. The Insured Person must also be under the care and attendance of a Physician for the condition. If the Insured Person is unable to perform the material and substantial duties of the Full-Time Job but is able to work at another job, he or she will continue to be considered Totally Disabled as long as Base Pay Earnings are less than 50% of Base Pay Earnings at the time he or she became Totally Disabled. If the Insured Person returns to work at any job and is earning 50% or more of her or his Base Pay Earnings at the time the person became Totally Disabled, he or she will no longer be considered Totally Disabled.

This form contains summary information. Please refer to the insurance policy for actual terms and conditions that may apply. In the event that there are discrepancies with the information in this form, the terms and conditions of the coverage documents will govern.