
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>

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VoluntaryMartSM Heart and Stroke Insurance Riders

Added Protection – Superior Solutions

Boost your VoluntaryMartSM coverage with optional Riders.

HOSPITAL INTENSIVE CARE RIDER

This Rider pays the following benefits if an Insured Person is confined in an Intensive Care Unit or Sub-Acute Intensive Care Unit while hospitalized for any covered Sickness or injury while this Rider is in force:

- **Intensive Care Unit**

This Rider pays \$500, \$750 or \$1,000 per day, depending on the level selected, for the first 7 days of Hospital Confinement when the Insured Person is confined in an Intensive Care Unit and charged for a room. This Rider pays \$800, \$1,200 or \$1,600 per day, depending on the level selected, for days 8-15. This benefit and the Sub-Acute Intensive Care Unit Benefit are together limited to a combined maximum of 15 days per Period of Hospital Confinement.

- **Sub-Acute Intensive Care Unit**

This Rider pays \$200, \$300 or \$400 per day, depending on the level selected, for each day of Hospital Confinement when the Insured Person is confined in a Sub-Acute Intensive Care Unit and charged for a room. This benefit and the Intensive Care Unit Benefit are together limited to a combined maximum of 15 days per period of Hospital Confinement. This benefit is not paid for the same day that an Intensive Care Benefit is paid. If an Insured Person is charged for both an Intensive Care Unit and a Sub-Acute Intensive Care Unit, the highest eligible benefit is paid.

- **Human Organ Transplant**

This Rider pays a benefit of \$25,000 when an Insured Person is confined in a Hospital and receives a kidney, liver, heart, heart-lung, lung or pancreas as a result of a human organ transplant procedure. Transplant procedures involving more than one organ are considered to be a single procedure. This benefit is not payable for transplants involving mechanical or animal organs and is limited to one transplant procedure per 180-day period.

- **Ambulance**

This Rider pays a benefit when an Insured Person requires ambulance transportation to a Hospital and is confined in an Intensive Care Unit or a Sub-Acute Intensive Care Unit. Actual charges up to \$250 for transportation by ground ambulance or up to \$2,000 for air ambulance transportation are paid. This benefit is limited to two trips per Period of Hospital Confinement. A licensed ambulance company must provide the service.

DEFINITIONS (Hospital Intensive Care Rider)

Hospital Confinement

Hospital Confinement is a stay of an Insured Person confined to a bed in a Hospital for which a room charge is made that starts while this Rider is in force. The Hospital Confinement must be on the advice of a Physician and be Medically Necessary. If the confinement follows a previously covered Hospital Confinement, it is deemed a continuation of the first confinement unless: (1) the later confinement is the result of an entirely different Sickness or injury; or (2) the confinements are separated by 30 or more days.

Intensive Care Unit

An Intensive Care Unit is a specially designed facility of the Hospital that:

- Provides the highest level of medical care and is restricted to those patients who are critically ill or injured.
- Is separate and apart from the surgical recovery rooms, beds and wards customarily used for patient confinement.
- Is permanently equipped with special lifesaving equipment for the care of the critically ill or injured.
- Is under constant and continual supervision by nursing staff assigned exclusively to the Intensive Care Unit on a full-time basis.
- Meets any jurisdictional licensing requirements for Intensive Care Units and is listed in the current edition of the American Hospital Association Guide or is eligible to be listed as an Intensive Care Unit, a Cardiac Care Unit or an Infant (Neonatal) Intensive Care Unit.

Intensive Care Units do not include surgical recovery rooms, privately monitored rooms, observation units, labor or delivery rooms, step-down units, Sub-Acute Intensive Care Units or any facilities that do not meet all of the requirements listed above.

Sub-Acute Intensive Care Unit

A Sub-Acute Intensive Care Unit is a specially designed facility of the Hospital that:

- Provides less than the highest level of medical care but a higher level of care than rooms, beds and wards customarily used for patient confinement.
 - Is separate and apart from the surgical recovery room and rooms, beds and wards customarily used for patient confinement.
 - Is permanently equipped with special monitoring equipment for the care of the seriously ill or injured.
 - Is under constant and continual supervision by nursing staff assigned exclusively to the Sub-Acute Intensive Care Unit on a full-time basis.
 - Meets any jurisdictional licensing requirements for Sub-Acute Intensive Care Units.
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LIMITATIONS AND EXCLUSIONS (Hospital Intensive Care Rider)

This Rider does not pay benefits for:

- Pre-existing conditions during the first 12 months after the Rider Effective Date.
- Intentionally self-inflicted bodily injury or attempted suicide.
- Participating or attempting to participate in an illegal activity that is defined as a felony by the law of the jurisdiction in which the activity takes place, whether charged or not.
- Being exposed to war or an act of war, whether declared or undeclared, or serving in the armed forces.
- Having treatment for a mental or nervous disorder or disease including depression, alcoholism and drug addiction, or any loss resulting from an Insured Person being intoxicated or being under the influence of alcohol, drugs or any narcotic (unless administered by a physician and taken according to the physician's instructions) as determined under the motor vehicle laws of the jurisdiction in which the loss occurs.
- Donating an organ during the first 12 months after the Rider Effective Date.
- Hospital Confinements outside the territorial limits of the United States and Canada.

Children born within 10 months of the Rider Effective Date are not eligible for benefits for losses that occur or begin during the first 28 days of life.

Benefits reduce by 50% upon the Insured Person reaching 70 years of age.

RETURN OF PREMIUM RIDER

- **Maturity Benefit**

This Rider pays a benefit if the Policyowner keeps the policy and this Rider in force until the Maturity Date (the 25th anniversary of the date this Rider became effective).

The benefit is equal to Premium paid less Incurred Claims. Once the Maturity Benefit is paid, this Rider will terminate. However, surrender of the policy is not necessary to receive this benefit.

- **Surrender Benefit**

This Rider pays a benefit upon surrender of the policy and Rider if the policy has been held for more than 5 years and less than 25 years. The benefit is equal to a percentage of the Premium paid less Incurred Claims as shown in the Cash Value Table below.

Cash Value Table

Rider Anniversary End of Year	Percentage of Premium Paid	Rider Anniversary End of Year	Percentage of Premium Paid	Rider Anniversary End of Year	Percentage of Premium Paid
5	12%	12	45%	19	73%
6	17%	13	49%	20	77%
7	22%	14	53%	21	81%
8	27%	15	57%	22	85%
9	32%	16	61%	23	90%
10	37%	17	65%	24	95%
11	41%	18	69%	25	100%

DEFINITIONS (Return of Premium Rider)

Maturity Date

The Maturity Date is the 25th anniversary of the date this Rider becomes effective.

Incurred Claims

Incurred Claims are benefits that are payable under the policy or any Riders for a covered condition that is diagnosed, or other loss that occurs, during the Cash Value Period. If benefits are paid under this Rider before Incurred Claims are submitted, such claims are reduced by the amount of benefits paid under this Rider.

Cash Value Period

The Cash Value Period is the period of time that begins on the Effective Date of this Rider and ends on the earlier of the Maturity Date or the Surrender of the policy and this Rider.

Premium

The Premium is the amount of money paid to the Company for the benefits provided by the policy and all Riders during the time period that this Rider is in force.