

IntensiveCare

Unit Rider

INTENSIVE CARE UNIT RIDER

INTENSIVE CARE BENEFIT - No Lifetime Limits

For each day, up to 30 days, of hospitalization in an **Intensive Care Unit** for any reason, we will pay . . .

	Elite	Preferred	Standard
You or your spouse.....	\$900	\$600	\$300
Your covered child.....	\$450	\$300	\$150

An Intensive Care Unit (ICU, CCU, PICU or NICU) is a specifically designated facility of the hospital which:

- provides the highest level care (as determined based on the billing rate charged by the hospital);
- is restricted to those patients who are critically ill or injured;
- is separate and apart from other hospital areas; and
- is permanently equipped with special life-saving equipment for the care of the critically ill or injured

An Intensive Care Unit (ICU, CCU, PICU or NICU) is not a step down unit; sub-acute care unit, progressive care unit, intermediate care unit, bone marrow or stem cell transplant unit, private monitored room, observation room or unit, surgical recovery room, or a room, bed or ward customarily used for regular patient hospitalization.

STEP DOWN UNIT BENEFIT - No Lifetime Limits

For each day, up to 5 days, of hospitalization in a **Step Down Unit** for any reason, we will pay . . .

	Elite	Preferred	Standard
You or your spouse.....	\$450	\$300	\$150
Your covered child.....	\$225	\$150	\$75

A Step Down Unit is part of an ICU, CCU, PICU or NICU where the patient is charged less than the highest level care. A Step Down Unit may also be referred to as a progressive care unit, and intermediate care unit, or a sub-acute care unit.

A Step Down Unit is not an emergency room, special care unit, bone marrow or stem cell transplant unit, observation room or unit, surgical recovery room, or a room, bed or ward customarily used for regular patient hospitalization.

VEHICULAR ACCIDENT - No Lifetime Limits

For each day, up to 30 days, of hospitalization in an ICU, due to a **vehicular accident**, we will pay an additional . . .

	Elite	Preferred	Standard
You or your spouse.....	\$900	\$600	\$300
Your covered child.....	\$450	\$300	\$150

This benefit is not payable for hospitalizations in a Step Down Unit.

AMBULANCE BENEFITS - No Lifetime Limits

For Ambulance transportation per hospitalization in an ICU or Step Down Unit, we will pay . . .

	Elite	Preferred	Standard
Surface Ambulance, charges up to.....	\$600	\$400	\$200
Air Ambulance, charges up to.....	\$1,500	\$1,000	\$500

ACCIDENTAL DEATH BENEFIT

If you are injured in an accident and the injury causes death within 180 days of the accident, we will pay . . .

	Elite	Preferred	Standard
You or your spouse.....	\$15,000	\$10,000	\$5,000
Your covered child.....	\$7,500	\$5,000	\$2,500

HEART AND ACCIDENT STATISTICAL UPDATE

- Each year 785,000 Americans will have a new coronary attack.
- 1 in 6 Americans die from some form of cardiovascular disease.
- Every 40 seconds an American will suffer a stroke.
- On average, there are 15 accidental deaths every hour.
- Accidents are the leading cause of death among all persons up to age 42.
- Accidents are the fifth leading cause of death overall.

American Heart Association, *Heart & Stroke Statistical Update*
National Safety Council, *Injury Facts*

PROTECTION FOR INTENSIVE CARE AND ACCIDENTAL DEATH

Your benefits are paid **DIRECTLY TO YOU**, unless you instruct us otherwise.

Your benefits are paid **IN ADDITION** to any other insurance you have.

Your coverage is **GUARANTEED RENEWABLE** for life -- only you can cancel.

Your benefits **BEGIN IMMEDIATELY** on your effective date.

LIMITATIONS AND EXCLUSIONS

- Persons over age 74 receive 50% of the ICU Hospitalization, Step Down Unit and Vehicular Accident Benefit.
- Persons with a pre-existing heart condition:
 - will not be paid ICU Benefits for a heart-related hospitalization.
 - will be paid benefits for up to 7 days of ICU hospitalization not related to a heart condition.
- This plan does not cover hospitalization:
 - during the first 30 days of life for children born within 10 months of your effective date.
 - during the 12 months after your effective date for any condition diagnosed by or for which you received treatment or consulted a physician within 12 months prior to your effective date.
- This plan does not cover hospitalizations or losses resulting from:
 - committing or attempting to commit suicide, regardless of mental capacity.
 - a hospitalization or loss which began before your effective date.
 - injuring or attempting to injure yourself, or a covered spouse or child intentionally, regardless of mental capacity.
 - committing or attempting to commit a felony, whether charged or not.
 - being intoxicated or under the influence of any narcotic or other illegal substance, unless taken according to a physician's direction.
- The Vehicular Accident Benefit covers accidents resulting from riding in, operating or being struck by an automobile, bus, truck, train or commercial airplane. This benefit does not include accidents resulting from riding in, operating or being struck by an all-terrain vehicle (ATV), motorcycle, tractor, or other farm equipment, construction equipment, boat or other water conveyance, private airplane or glider.

The benefits described in this brochure are contained in rider series I8RID

FAMILY HERITAGE
Life Insurance Company Of America

P.O. BOX 470608, Cleveland, Ohio 44147 (440) 922-5222