

Group Hospital Indemnity

Exclusions

Unum will not pay any benefits for a claim that is caused by, contributed to by or occurs as a result of:

- participating in war or act of war, whether declared or undeclared;
- committing acts of terrorism;
- treatment for alcoholism or drug addiction, unless the insured is addicted to a narcotic taken on the advice of a physician;
- treatment for dental care or dental procedures, unless treatment is the result of a covered accident;
- elective procedures and/or cosmetic surgery or reconstructive surgery, unless it is a result of trauma, infection or other diseases;
- participating or attempting to participate in a felony or being engaged in an illegal occupation;
- any pregnancy of a dependent child, including services rendered to her child after birth;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- hospital confinement caused by, contributed to by, or resulting from mental illness. However, dementia as a result of stroke, trauma, viral infection, Alzheimer's disease or other conditions not listed which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment are covered under this policy;
- any hospital confinement of a newborn following the birth unless the newborn is sick or injured.

Termination of Employee Coverage. If you choose to cancel your coverage under the policy, your coverage will end on the first of the month following the date you provide notification to your employer.

Otherwise, your coverage under the policy ends on the earliest of the:

- date this policy is cancelled;
- date you are no longer in an eligible group;
- date your eligible group is no longer covered;
- date of your death;
- last day of the period for which you made any required contributions; or
- last day you are in active employment.

However, as long as premium is paid as required, coverage will continue if you elect to continue coverage under the Portability provision (if your plan includes a Portability provision) or in accordance with the layoff, leave of absence, and absence due to injury or sickness provisions of this policy.

Unum will provide coverage for a payable claim which occurs while you are covered under this policy.

This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. Product availability and provisions may vary by state. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GHI-1 or contact your Unum representative.

THIS IS A LIMITED POLICY

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

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