

EXCLUSIONS AND LIMITATIONS

This Rider does not pay benefits for care that is related to or arising from any of the following:

- Suicide, while sane or insane, attempted suicide or intentionally self-inflicted injury;
- War or act of war, declared or undeclared;
- While participating or attempting to participate in a felony, riot or insurrection, whether or not You are charged with a crime;
- Due to alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Licensed Health Care Practitioner;
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered;
- Service in the armed forces;
- Services that are paid or payable under Medicare. This includes any amounts that would be covered under Medicare, except that they are subject to a Medicare deductible or coinsurance of some kind;
- Incurred while residing or confined outside of the United States; or
- Professional Caregiving where:
 - Treatment is provided in a government facility, unless otherwise required by law;
 - Services are paid by any state or federal workers' compensation;
 - Services are covered by employer's liability or occupational disease law, or any motor vehicle no fault law;
 - Services are provided by a member of Your Immediate Family; or
 - There is no cost to You.

Pre-existing Condition Limitation

This Rider does not pay benefits due to a Pre-existing Condition when Your inability to perform Activities of Daily Living or Your Severe Cognitive Impairment starts before or during the first 6 months after the effective date of this Rider.