Recreation and Welfare Association of National Institutes of Health

Voluntary Accident Coverage

Prudential

NOTICE FOR TEXAS RESIDENTS

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

The Prudential Insurance Company of America
To get information or file a complaint with your insurance company or HMO:

Call: Prudential Life Claim Division
Toll-free: 1-800-524-0542
Mail: P.O. Box 8517, Philadelphia, PA 19176

The Texas Department of Insurance
To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439
File a complaint: www.tdi.texas.gov
Email: ConsumerProtection@tdi.texas.gov
Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

The Prudential Insurance Company of America
Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: Prudential Life Claim Division
Teléfono gratuito: 1-800-524-0542
Dirección postal: P.O. Box 8517, Philadelphia, PA 19176

El Departamento de Seguros de Texas
Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439
Presente u na queja en: www.tdi.texas.gov
Correo electrónico: ConsumerProtection@tdi.texas.gov
Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

Disclosure Notice

FOR ARKANSAS RESIDENTS

Prudential's Customer Service Office:

The Prudential Insurance Company of America
Customer Services Department

Voluntary Benefit Services
P.O. Box 696035
San Antonio, TX 78269-6035

Telephone: 1-844-455-1002

If Prudential fails to provide you with reasonable and adequate service, you may contact:

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, Arkansas 72201-1904
1-800-852-5494

FOR ARIZONA RESIDENTS

Notice: This certificate of insurance may not provide all benefits and protections provided by law in Arizona. Please read this certificate carefully.

FOR CALIFORNIA RESIDENTS

This is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law.

FOR COLORADO RESIDENTS

THIS IS A SUPPLEMENTAL PLAN THAT IS NOT INTENDED TO PROVIDE THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA). UNLESS YOU HAVE ANOTHER PLAN (SUCH AS MAJOR MEDICAL COVERAGE) THAT PROVIDES MINIMUM ESSENTIAL COVERAGE IN ACCORDANCE WITH THE ACA, YOU MAY BE SUBJECT TO A FEDERAL TAX PENALTY. ALSO, THE BENEFITS PROVIDED BY THIS PLAN CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY THIS PLAN CAREFULLY TO AVOID DUPLICATION OF COVERAGE.

FOR FLORIDA RESIDENTS

The benefits of the policy providing your coverage are governed by the law of a state other than Florida.

FOR IDAHO RESIDENTS

If you need the assistance of the governmental agency that regulates the business of insurance, you can contact the Idaho Department of Insurance by contacting:

Idaho Department of Insurance
Consumer Affairs
700 W State Street, 3rd Floor
PO Box 83720
Boise ID 83720-0043

1-800-721-3272 or 208-334-4250 or www.DOI.Idaho.gov

FOR INDIANA RESIDENTS

Questions regarding your policy or coverage should be directed to:

The Prudential Insurance Company of America
1-844-455-1002

If you (a) need the assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or e-mail:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204

Consumer Hotline: (800) 622-4461; (317) 232-2395

Complaints can be filed electronically at www.in.gov/idoi.

FOR MARYLAND RESIDENTS

The Group Insurance Contract providing coverage under this Certificate was issued in a jurisdiction other than Maryland and may not provide all of the benefits required by Maryland law.

FOR NORTH CAROLINA RESIDENTS

Notice: This Certificate of Insurance provides all of the benefits mandated by the North Carolina Insurance Code, but is issued under a group master policy located in another state and may be governed by that state's laws.

FOR NEW MEXICO RESIDENTS

NOTICE TO CONSUMER: This is a limited benefits health plan. The benefits provided are supplemental to, and not a substitute for, major medical coverage, even in combination with other limited benefits plans. To apply for an individual or small-group major medical plan, please visit the website of the New Mexico Health Insurance Exchange at www.bewellnm.com or call 1-833-862-3935 (TTY: 711).

FOR OKLAHOMA RESIDENTS

Notice: Certificates issued for delivery in Oklahoma are governed by the certificate and Oklahoma laws not the state where the master policy was issued.

FOR TEXAS RESIDENTS

THE INSURANCE POLICY UNDER WHICH THIS CERTIFICATE IS ISSUED IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. YOU SHOULD CONSULT YOUR EMPLOYER TO DETERMINE WHETHER YOUR EMPLOYER IS A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM.

FOR WISCONSIN RESIDENTS

KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS

Problems with Your Insurance? - If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem.

Prudential's Customer Service Office:

Voluntary Benefit Services
P.O. Box 696035
San Antonio, TX 78269-6035
1-844-455-1002

You can also contact the **OFFICE OF THE COMMISSIONER OF INSURANCE**, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can file a complaint electronically with the **OFFICE OF THE COMMISSIONER OF INSURANCE** at its website at *http://oci.wi.gov/*, or by contacting:

Office of the Commissioner of Insurance
Complaints Department
P.O. Box 7873
Madison, WI 53707-7873
1-800-236-8517
608-266-0103

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Group Insurance Certificate

Prudential certifies that insurance is provided according to the Group Contract(s) for each Insured Member. Your Group Insurance Certificate's Schedule of Benefits shows the Contract Holder and the Group Contract Number(s).

Insured Member: You are eligible to become insured under the Group Contract if you are in the Covered Classes of the Group Insurance Certificate's Schedule of Benefits and meet the requirements in the Group Insurance Certificate's Who is Eligible section. The When You Become Insured section of the Group Insurance Certificate states how and when You may become insured for each Coverage. Your insurance will end when the rules in the When Your Insurance Ends section so provide.

Coverage and Amounts: The available Coverage and the amounts of insurance are described in the Group Insurance Certificate.

If You are insured, this document is Your Group Insurance Certificate. It replaces any older Group Insurance Certificates issued to You for the Coverages in the Group Insurance Certificate's Schedule of Benefits. All Benefits are subject in every way to the entire Group Contract which includes the Group Insurance Certificate.

Renewability. The Group Insurance Certificate is guaranteed renewable. We will not change any provision of the Group Insurance Certificate except that We may change Premium rates by class for all those insured under this form in your state. In lieu of changing premium rates, We may change Definitions for all those insured under this form in Your state. Any rate change or Definitions change would first be approved by appropriate governing authority in the state.

Right to Examine this Group Insurance Certificate: You may return this Group Insurance Certificate to Prudential, for any reason, within 31 days after You receive it. If You return it within this period, the insurance will be void the date it would otherwise take effect, and Prudential will refund Your contributions, if any.

Prudential's Address:

The Prudential Insurance Company of America
751 Broad Street
Newark, New Jersey 07102

THIS GROUP INSURANCE CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CERTIFICATE. If You are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company.

THIS GROUP INSURANCE CERTIFICATE IS NOT MEDICAL COVERAGE. It does NOT provide any type of medical Coverage and is not a substitute for medical Coverage or disability insurance.

The Group Contract provides accident Coverage ONLY.

VOLUNTARY ACCIDENT COVERAGE

“Limited Benefit, Please Read Carefully”

Welcome Message

We are pleased to present You with this Group Insurance Certificate. It describes the Program of benefits We have arranged for You and what You have to do to be covered for these benefits.

We believe this Program provides worthwhile protection for You and Your family.

Please read this Group Insurance Certificate carefully. If You have any questions about the Program, We will be happy to answer them.

IMPORTANT NOTICE: *This is your Group Insurance Certificate. It is an important document and should be kept in a safe place.*

IMPORTANT INFORMATION FOR RESIDENTS OF CERTAIN STATES: *There are state-specific requirements that may change the provisions under the Coverage(s) described in this Group Insurance Certificate. If You live in a state that has such requirements, those requirements will apply to Your Coverage(s) and are made a part of Your Group Insurance Certificate. Prudential has a website that describes these state-specific requirements. You may access the website at www.prudential.com/etonline. When You access the website, You will be asked to enter Your state of residence and Your Access Code.* ***Your Access Code is VAI1.***

If You are unable to access this website, want to receive a printed copy of these requirements or have any questions, call Prudential at 1-844-455-1002.

Table of Contents

Schedule of Benefits

Covered Classes: All Full-time Active Members under age 80 scheduled to work at least 20 hours per week and are citizens or legal residents of the United States of America, its territories and protectors; excluding temporary, leased or seasonal employees.

Program Date: October 1, 2023. This Group Insurance Certificate describes the benefits under the Group Program as of the Program Date.

- This Document is Your Group Insurance Certificate. The Coverage in this Group Insurance Certificate is insured under a Group Contract issued by Prudential. All benefits are subject in every way to the entire Group Contract which includes the Group Insurance Certificate. It alone forms the agreement under which payment of insurance is made.

The Contract Holder expects to continue the Group Program indefinitely. But the Contract Holder reserves the right to change or end it at any time. This would change or end the terms of the Group Program in effect at that time for active and retired Members.

This Group Insurance Certificate describes all of the options available under the Group Contract.

VOLUNTARY ACCIDENT COVERAGE FOR YOU AND YOUR DEPENDENTS

This Coverage pays benefits for Accidental Loss. Some Accidental Losses are not covered or are limited. The items below are only highlights of your coverage. For a full description please read this entire Group Insurance Certificate.

Basic Accidental Death	**Benefit Amount Payable**
For Members	$50,000
For Your Spouse, Civil Union Partner or Domestic Partner	$25,000
For Your Child	$12,500

Accidental Death Common Carrier

For Members	$75,000
For Your Spouse, Civil Union Partner or Domestic Partner	$37,500
For Your Child	$18,750

CORE BENEFITS

All other Accidental Losses:

Accidental Dismemberment/Functional Loss

Dismemberment	**Benefit**
Loss of both hands	$20,000
Loss of both feet	$20,000
Loss of one arm	$10,000
Loss of one foot	$10,000
Loss of one hand	$10,000

Loss of one hand and one foot	$20,000
Loss of one leg	$10,000
Loss of thumb and index finger of the same hand	$2,500
Loss of one finger or one toe	$300
Loss of both arms	$10,000
Loss of both legs	$10,000

Functional Loss Benefit

Loss of Hearing in both ears	$10,000
Loss of Hearing in one ear	$15,000
Loss of Sight in both eyes	$20,000
Loss of Sight in one eye	$10,000
Loss of Speech	$10,000
Loss of Speech and hearing in both ears	$20,000

Broken Tooth Benefit

Crown	$150
Extraction	$75
Filling	$50

Burn Benefit

Percentage of total surface skin area that is burnt	**Benefit for 2nd Degree burn**	**Benefit for 3rd Degree burn**
Less than 10%	$50	$500
At least 10% but less than 25%	$100	$1,000
At least 25% but less than 35%	$250	$2,500
35% or more	$500	$5,000

Skin Graft Benefit

Due to Burns	
(Payable as % of the applicable Burn Benefit)	50%
Not due to Burns	
Less than 20% of skin surface	$500
20% or greater of skin surface	$1,000

Coma Benefit	$10,000

Concussion Benefit	$300

Dislocation Benefit:
Full Dislocation Benefit

Benefit for	**Closed Reduction**	**Open Reduction**
Lower jaw	$1,000	$2,000
Spine	$3,000	$6,000
Collar Bone	$250	$500
Shoulder Joint	$1,000	$2,000
Rib	$1,000	$2,000
Elbow	$1,000	$2,000
Wrist	$1,000	$2,000
Hand except Fingers	$1,000	$2,000

Finger	$200	$400
Hip	$2,000	$4,000
Knee	$500	$1,000
Ankle	$250	$500
Foot	$500	$1,000
Toe	$50	$100
Partial Dislocation	25%	25%

Eye Injury Benefit (removal of foreign object) $75

Eye Injury Benefit (surgery) $150

Fracture Benefit:

Benefit for	**Closed Reduction**	**Open Reduction**
Skull (simple non-depressed)	$1,000	$2,000
Skull (depressed)	$2,000	$4,000
Facial Bone including nose except upper or lower jaw	$500	$1,000
Upper jaw	$500	$1,000
Lower jaw	$1,000	$2,000
Spine (vertebral processes)	$1,000	$2,000
Spine (vertebral body except vertebral processes)	$1,000	$2,000
Collar Bone	$1,500	$3,000
Shoulder Blade	$2,000	$4,000
Breast Bone	$1,000	$2,000
Rib	$1,000	$2,000
Pelvis, except tailbone	$3,000	$6,000
Tailbone	$1,000	$2,000
Upper Arm	$2,000	$4,000
Forearm	$2,000	$4,000
Elbow	$2,000	$4,000
Wrist	$2,000	$4,000
Hand except fingers	$2,000	$4,000
Finger	$200	$400
Hip or thigh or both	$3,000	$6,000
Kneecap	$2,000	$4,000
Leg except thigh	$2,000	$4,000
Ankle	$2,000	$4,000
Foot except toes	$2,000	$4,000
Toe	$200	$400
Chip Fracture	50%	50%

Laceration Benefit

Repaired without stitches	$25
Repaired with stitches:	
Lacerations, total is less than two inches	$50
Lacerations, total is two to six inches	$100
Lacerations, total is over six inches	$200

Paralysis Benefit

Paralysis, four limbs	$5,000
Paralysis, two limbs	$2,500

Paralysis, one limb $1,000

Puncture Wound Benefit $50

ACCIDENT MEDICAL TREATMENT AND SERVICES BENEFITS

Advanced Diagnostic Testing Benefits

CAT $50
CT $50
EEG $50
MRI $50
MR $50
NVC $50
PET $50
MRA $50
SPECT $50
Bone Scintigraphy (Bone Scan) $50

Air Ambulance Benefit $1,500

Ground/Water Ambulance Benefit $500

Blood/Plasma/Platelets Benefit $200

Doctor Follow-Up Visits $75

Emergency Care Benefit

Emergency Room $150
Doctor's Office $50
Urgent Care $100

Non-Emergency Initial Care Benefit $25

Joint Replacement Benefit $1,000

Lodging Benefit $125

Medical Appliance Benefit

Brace $50
Cane $50
Crutches $50
Walker (expected use less than 1 year) $100
Walker (expected use 1 year or longer) $250
Walking Boot $50
Wheelchair or motorized scooter (expected use less than 1 year) $100
Wheelchair or motorized scooter (expected use 1 year or longer) $100
Other Medical Device used for mobility $50

Outpatient Intravenous (IV) Infusion Therapy Benefit $250

Pain Management Benefit:

Epidural Anesthesia.....$100
General Anesthesia.....$100

Prosthetic Device Benefit

One device only.....$500
More than one device.....$1,000

Surgical Repair Benefit

Abdominal Pelvic Cavity.....$1,000
Cranial.....$1,000
Hernia Repair.....$100
Ruptured Disc.....$1,000
Thoracic Cavity.....$1,000
Tear, cartilage in knee.....$50

Torn, ruptured or Severed Tendon/Ligament/Rotator Cuff

One tendon/ligament/rotator cuff.....$500
Two or more tendons/ligaments/rotator cuffs.....$750

Exploratory Surgery Benefit (without repair) for any of the procedures listed above or outpatient surgery.....$100

Other Outpatient Surgery Benefit.....$150

Telemedicine Benefit.....$25

Therapy Services Benefit

Cognitive Behavioral Therapy.....$25
Occupational Therapy.....$25
Physical Therapy.....$25
Respiratory Therapy.....$25
Speech Therapy.....$25
Vocational Therapy.....$25

Alternative Therapy Benefit.....$50

Transportation Benefit.....$200

X-Ray Benefit.....$50

HOSPITAL BENEFITS

Accident - Hospital Admission Benefit.....$1,000

Accident - Intensive Care Unit (ICU) Admission Benefit.....$1,500

Accident - Hospital Confinement Benefit.....$200

Accident - ICU Confinement Benefit.....$400

Inpatient Rehabilitation Benefit.....$50

ADDITIONAL BENEFITS

Modification Benefit $500

OTHER INFORMATION

Contract Holder: RECREATION AND WELFARE ASSOCIATION OF NATIONAL INSTITUTES OF HEALTH

Group Contract No.: GVA-71710-DC

Contract Anniversaries: October 1 of each year, beginning in 2024.

Cost of Insurance: The insurance in this Group Insurance Certificate is Contributory Insurance. You will be informed of the amount of Your contribution when You enroll.

Prudential's Address:

The Prudential Insurance Company of America
213 Washington Street
Newark, New Jersey 07102

WHEN YOU HAVE A CLAIM

Each time a claim is made, it should be made without delay. Use a claim form and follow the instructions on the form.

If you do not have a claim form, contact your Plan Administrator.

General Definitions

FOR YOU AND YOUR DEPENDENTS

Some of the terms used in the Coverage.

Active Work Requirement: A requirement that you be working in your customary manner at your regular occupation or profession or performing the substantial and material duties of your occupation or profession.

Calendar Year: A year starting January 1.

Child/Children: Please see the "Who is Eligible to Become Insured" section of this Group Insurance Certificate.

Civil Union Partner: Please see the "Who is Eligible to Become Insured" section of this Group Insurance Certificate.

Complications of pregnancy: A condition, when pregnancy is not terminated, whose diagnosis is distinct from pregnancy. Complication of pregnancy includes, but is not limited to, non-elective Cesarean section; termination of ectopic pregnancy; spontaneous termination of pregnancy occurring during a period of gestation in which a viable birth is not possible; acute nephritis or nephrosis; cardiac decompensation; missed abortion; and similar medical and surgical conditions of comparable severity. It does not include false labor; occasional spotting; morning sickness; Doctor prescribed rest; hyperemesis gravidarum; pre-eclampsia or any other condition associated with the management of a difficult pregnancy not consisting of a nosologically distinct complication of pregnancy.

Confined or Confinement: The assignment to a bed as a resident inpatient in a Hospital including a Hospital Intensive Care Unit (ICU) on the advice of a Doctor.

Contributory Insurance: Contributory Insurance is insurance for which the Contract Holder has the right to require You to pay all or any portion of the Premium payments.

Non-contributory Insurance: Non-contributory Insurance is insurance for which the Contract Holder does not have the right to require You to pay all or any portion of the Premium payment. The Schedule of Benefits shows whether insurance under a Coverage is Contributory Insurance or Non-contributory Insurance.

Coverage: A part of the Group Insurance Certificate consisting of:

(1) A benefit page labeled as a Coverage in its title; and

(2) Any page or pages that continue the same kind of benefits; and

(3) A Schedule of Benefits entry and other benefit pages or forms that by their terms apply to that kind of benefits.

Covered Accident: A sudden, unforeseeable, external event that results, directly and independently of all other causes, in a Covered Loss and meets all of the following conditions:

(1) occurs while the Covered Person is insured under the Group Contract; and

(2) is not otherwise excluded under the terms of the Group Contract.

Covered Injury: Accidental injury to the body of a Covered Person for which benefits are payable under this Group Insurance Certificate.

Covered Loss: An accidental death, dismemberment, loss, treatment or other injury for which benefits are payable under this Group Insurance Certificate.

Covered Person: A Member who is insured under the Coverage; a Qualified Dependent for whom A Member is insured, if any, under the Coverage.

Covered Surgery means any of the following procedures:

- Cranial Surgery
- Surgery to treat a Hernia
- Thoracic Cavity and Abdominal Pelvic Cavity Surgery
- Surgery to treat a Ruptured Disc
- Surgery to treat torn cartilage in the knee (meniscus)
- Surgery to treat a torn, ruptured or severed tendon, ligament or rotator cuff

Dependents Insurance: Insurance on the person of a dependent.

Doctor: A licensed practitioner of the healing arts acting within the scope of the license. Prudential will not recognize any relative including, but not limited to, You, Your Spouse, Your Civil Union Partner, Your Domestic Partner, or a Child, brother, sister, or parent of You or Your Spouse, Civil Union Partner or Domestic Partner as a Doctor for a claim that You send to us.

Domestic Partner: Please see the “Who is Eligible to Become Insured” section of this Certificate.

Earnings: This is the gross amount of money paid to you by the Employer in cash for performing the duties required of your job. Bonuses, commissions, overtime pay, Earnings for more than 40 hours per week, and all other benefits are not included.

Member: A person who is an active dues paying member in good standing of the Association. The term also applies to that person for any rights after insurance ends.

Member Insurance: Insurance on the person of A Member.

Full-Time: Active Work on the Group Contract Holder’s regular work schedule for the class of Members to which You belong. The work schedule must be at least 20 hours per week.

Hospital: An institution that meets either of these tests:

(1) It is accredited as a Hospital under the Hospital Accreditation Program of the Joint Commission on Accreditation of Healthcare Organizations.

(2) It is legally operated, has 24 hour a day supervision by a staff of Doctors, has 24 hour a day nursing service by registered graduate Nurses, and complies with (a) or (b):

(a) It mainly provides general inpatient medical care and treatment of sick and injured persons by the use of medical, diagnostic and major surgical facilities. All such facilities are in it or under its control.

(b) It mainly provides specialized inpatient medical care and treatment of sick or injured persons by the use of medical and diagnostic facilities (including X-ray and laboratory). All such facilities are in it, under its control, or available to it under a written agreement with a Hospital (as defined above) or with a specialized provider of those facilities.

But Hospital does not include a nursing home. Neither does it include an institution, or part of one, which: (1) is used mainly as a place for convalescence, rest, hospice, skilled nursing care for the aged or drug addicts; treatment of alcoholics; or (2) furnishes mainly homelike or Custodial Care, or training in the routines of daily living; or (3) is mainly a school; or (4) for solely providing psychiatric services to mentally ill patients.

Inpatient: A patient who is admitted to a Hospital and incurs a charge for room and board.

Observation Unit: A specified area within a Hospital, separate from the Emergency Department, where a patient can be monitored following a surgical procedure performed on an Outpatient Basis or treatment in the Emergency Department. The Observation Unit must:

(1) be under the direct supervision of a Doctor or registered Nurse; and

(2) be staffed by Nurses assigned specifically to that unit; and

(3) provide care seven days per week, 24 hours a day.

Outpatient Surgery: Surgery performed on an outpatient basis in an Outpatient Surgery Facility.

Outpatient Surgery Facility: A facility mainly engaged in performing outpatient Surgery. It must:

(1) (be accredited as an ambulatory surgery facility by either the Joint Commission or the Accreditation Association for Ambulatory Care; or

(2) be approved as an ambulatory surgery facility by Medicare; or

(3) meet all of the following criteria:

- maintains all appropriate licensing for a facility that provides ambulatory Surgery; and
- is staffed by Doctors and nurses, under the supervision of a Doctor; and
- has permanent operating and recovery rooms; and
- is staffed and equipped to provide emergency care; and
- has written back-up arrangements with a local Hospital for emergency care.

Premium: The amount required to pay for Your insurance.

Prudential: The Prudential Insurance Company of America.

Rehabilitation Facility A facility that:

- provides rehabilitation care services on an inpatient basis; and
- maintains all required licenses and certifications.

Rehabilitation care services consist of the combined use of medical, social, educational, and vocational services to enable patients disabled by an Injury to achieve the highest possible functional ability. Services are provided by or under the supervision of an organized staff of Doctors.

The term Rehabilitation Facility does not include:

- a nursing home;
- an extended care facility, unless the Covered Person is receiving rehabilitation care services on an inpatient basis at the extended care facility;
- a Skilled Nursing Facility, unless the Covered Person is receiving rehabilitation care services on an inpatient basis at the facility;
- a rest home or home for the aged;
- a hospice care facility;
- a place for recovery from alcoholic or drug addiction; or
- an assisted living facility.

Routine Childbirth: The vaginal delivery of a child or children or the delivery of a child or children by elective cesarean section.

Routine Pregnancy: A normal pregnancy that does not have Complications of Pregnancy.

School: An institution of higher learning. This includes, but is not limited to, a university, college, professional program or trade school.

Sickness: Any disorder of the body or mind of a Covered Person. Routine Pregnancy of a Covered Person, including abortion, miscarriage or Routine Childbirth. Sickness does not include an injury sustained as a result of a Covered Accident or an infection received through a cut or wound as a result of a Covered Accident.

Spouse: Please see the “Who is Eligible to Become Insured” section of this Certificate.

Urgent Care Facility: A health care facility:

(1) that maintains all appropriate licensing for a facility that provides urgent or immediate care;

(2) that is supervised by a Doctor;

(3) that is separate from a Hospital or is a separate unit within a Hospital; and

(4) the primary purpose of which is the offering and provision of immediate, short-term medical care.

We: The Prudential Insurance Company of America.

You and Your: A Member.

Benefit Definitions

FOR YOU AND YOUR DEPENDENTS

This Coverage pays the following benefits for Accident.

Basic Accidental Death: Prudential will pay the applicable Basic Accidental Death Benefit shown in the Schedule of Benefits for a Covered Person's death if:

(1) the death results directly from a Covered Accident or accidental injury; and

(2) the death occurs within 90 days following the Covered Accident or Covered Injury.

Reduction of the Basic Accidental Death Benefit:

The Basic Accidental Death Benefit will be reduced by the following if paid for Injuries sustained by the Covered Person in the same Covered Accident or accidental injury that resulted in the Covered Person's death:

- The amount of any benefits paid under the Accidental Dismemberment/Functional Loss/Paralysis Benefits section of this Group Insurance Certificate
- the Modification Benefit of this Group Insurance Certificate

Accidental Death-Common Carrier: Accidental Death Benefit for a Covered Person's death if the death results directly from a Covered Accident or accidental injury sustained by the Covered Person while:

(1) a fare paying passenger on a Common Carrier; or

(2) a passenger on public transportation that is a Common Carrier, for which there is no fare.

The death must occur within 90 days following the Covered Accident or Covered Injury.

Prudential will not pay both the Accidental Death - Common Carrier Benefit and the Basic Accidental Death Benefit for the same Covered Person. In the event that both benefits are payable for the same claim, we will pay the greater of the two benefits.

Common Carrier means (1) air, land or water vehicle operated under a license for the transportation of passengers for hire; or (2) aircraft operated by the Military Air Transport Service (MATS) of the United States or by a similar military air transport service of any duly constituted governmental authority of any other recognized country.

The term includes: (1) a shuttle bus, tram, limousine or other vehicle used to transport people within an airport; and (2) chartered aircraft.

The term Common Carrier does not include taxis, limousines or privately chartered vehicles.

Reduction of the Accidental Death - Common Carrier Benefit:

The Accidental Death - Common Carrier Benefit will be reduced by the following if paid for Injuries sustained by the Covered Person in the same Covered Accident that resulted in the Covered Person's death:

- The amount of any benefits paid under the Accidental Dismemberment/Functional Loss/Paralysis Benefits section of this Group Insurance Certificate
- the Modification Benefit of this Group Insurance Certificate

Accidental Dismemberment: If a Covered Person sustains an accidental injury that is a Dismemberment or Functional Loss, Prudential will pay the Accidental Dismemberment Functional Loss Benefit shown in the Schedule of Benefits that applies to the type of Dismemberment or Functional Loss the Covered Person sustained, subject to all of the following:

- The Dismemberment or Functional Loss must be documented by a Doctor within 90 days after the Covered Accident occurs.
- In order for the Functional Loss Benefit to be payable, the injuries that qualify for such benefit must have been sustained by the Covered Person in a single Covered Accident or Covered Injury.
- The amount We will pay for all Dismemberment, Functional Loss and Paralysis injuries sustained by a Covered Person in a single Covered Accident, will be no more than the Dismemberment Functional Loss/Paralysis Benefit Limit shown in the Schedule of Benefits.
- If a Covered Person sustains an accidental injury that is a Dismemberment or Functional Loss that falls under more than one classification on the Schedule of Benefits, We will only pay the benefit that applies to the classification that pays the highest benefit.

Dismemberment means any of the following:

- Loss of an arm or leg by severance at or above the elbow or the knee.
- Loss of a hand or foot by severance at or above the wrist or ankle.
- Loss of a thumb and index finger on the same hand or loss of four fingers on the same hand by severance at or above the point at which they are attached to the hand.
- Loss of a finger by severance at the joint proximate to the first interphalangeal joint where it is attached to the hand.
- Loss of a toe by severance at the joint proximate to the first interphalangeal joint where it is attached to the foot.

Functional Loss means any of the following:

- Loss of hearing: permanent deafness in at least one ear, such that it cannot be corrected to any functional degree by any procedure, aid or device. Loss of hearing must be confirmed by a Doctor within 90 days of the Covered Accident.
- Loss of sight: Permanent loss of sight in an eye. With correction, visual acuity must be 20/200 or worse in the eye or the field of vision must be less than 20 degrees. Loss of sight must be confirmed by a Doctor within 90 days of the Covered Accident.

- Loss of ability to speak: total and Permanent loss of audible communication (aphonia), if such loss cannot be corrected to any functional degree by any procedure, aid or device. Loss of ability to speak must be confirmed by a Doctor within 90 days of the Covered Accident or Covered Injury.

Broken Tooth Benefit: If a Covered Person sustains an accidental injury that results in a Broken Tooth and the tooth is repaired by a dental crown or filling, or is extracted, We will pay the Broken Tooth Benefit, shown in the Schedule of Benefits, that is applicable to the dental crown, filling and/or extraction, subject to all of the following:

(a) The dental services must begin within 90 days after the Covered Accident or Covered Injury occurs.

(b) If there are multiple broken teeth, we will pay no more than 1 crown, no more than 1 filling and no more than 1 extraction per Covered Person, per Covered Accident or Covered Injury.

(c) We will pay the Broken Tooth Benefit no more than 2 times per Covered Person, per Calendar Year.

Prudential will not pay for an injury to a tooth that is not a sound, natural tooth or for an injury caused by biting or chewing.

Burn Benefit: If a Covered Person sustains an accidental injury that is a second or third degree burn, Prudential will pay the Burn Benefit, shown in the Schedule of Benefits, that is applicable to the size and severity of the burn, subject to all of the following:

(1) The burn must be treated by a Doctor within 90 days after the Covered Accident or Covered Injury occurs; and

(2) If a burn meets more than one of the burn classifications shown in the Schedule of Benefits, the amount We pay will be based on the classification of the burn that pays the highest benefit; and.

(3) We will pay the Burn Benefit no more than:

  (a) one time per Covered Person, per Covered Accident or Covered Injury; and

  (b) 1 time per Covered Person, per Calendar Year.

(4) No benefit is payable for a first degree burn.

Skin Graft Benefit: Prudential will pay the corresponding amount shown in the Schedule of Benefits if a Covered Person receives a Skin Graft due to injuries sustained in a Covered Accident subject to all of the following:

(1) The Skin Graft must be received within 90 days after the Covered Accident occurs; and

(2) We will pay the Skin Graft benefit no more than:

  (a) 1 time per Covered Person, per Covered Accident; and

  (b) 3 times per Covered Person, per Calendar Year.

A *Skin Graft* is the transplantation of a piece of skin to replace a lost portion of skin due to burns or other accidental traumatic loss of skin.

Coma Benefit: If a Covered Person sustains an accidental injury that results in a Coma, as diagnosed by a Doctor, Prudential will pay the Coma Benefit shown in the Schedule of Benefits, subject to the following:

(1) The Coma must begin within 90 days after the Covered Accident occurs; and

(2) We will pay the Coma Benefit no more than 1 time per Covered Person, per Covered Accident and a maximum of 1 time per Covered Person, per Calendar Year.

Coma means a persistent vegetative state, diagnosed by a Doctor, in which there is no response to stimuli lasting for 7 consecutive days or more.

Prudential will not pay for a medically induced Coma.

Concussion Benefit: If a Covered Person sustains an accidental injury that is a Concussion, Prudential will pay the Concussion Benefit shown in the Schedule of Benefits, subject to all of the following:

(1) The injury must be diagnosed as a Concussion by a Doctor within 2 days after the Covered Accident occurs; and

(2) We will pay the Concussion Benefit no more than 1 time per Covered Person, per Calendar Year.

Dislocation Benefit: If a Covered Person sustains an accidental injury that is a Dislocation, Prudential will pay the Dislocation Benefit shown in the Schedule of Benefits that is applicable to the type of Dislocation the Covered Person sustained, subject to the following:

(1) The injury must be diagnosed and treated as a Dislocation by a Physician within 90 days after the Covered Accident occurs; and

(2) The Dislocation must require, and be corrected by, open (surgical) or closed (non-surgical) reduction by a Doctor; and

(3) Prudential will pay this benefit once for the Dislocation of a joint after the coverage effective date. No benefit is payable for subsequent Dislocations of the same joint after the coverage effective date; and

(4) If a Covered Person suffers more than one Dislocation as a result of the same Covered Accident, the total benefit payable for all such Dislocations is limited to 2 times the benefit amount payable for the joint involved which has the highest benefit amount.

(5) The Partial Dislocation Benefit will be 25% of the Dislocation Benefit shown in the Schedule of Benefits for a Full Dislocation of the joint involved.

Dislocation means a separated joint of a body part that is listed on the Schedule of Benefits under the Dislocation Benefit. The term Dislocation does not include vertebral subluxation complex (misaligned vertebrae).

Full Dislocation means a Dislocation in which the joint is completely separated.

Partial Dislocation means a Dislocation in which the joint is not completely separated.

Eye Injury Benefit: If a Covered Person sustains an accidental injury to an eye, Prudential will pay the Eye Injury Benefit shown in the Schedule of Benefits, subject to all of the following:

(1) The Injury to the eye must require Surgery or the removal of a foreign object by a Doctor within 90 days after the Covered Accident occurs.

(2) We will pay the Eye Injury Benefit no more than:

  (a) 1 time per Covered Person, per Covered Accident; and

  (b) 3 times per Covered Person, per Calendar Year.

Fracture Benefit: If a Covered Person sustains an accidental injury that is a Fracture, Prudential will pay the Fracture Benefit shown in the Schedule of Benefits that is applicable to the type of Fracture sustained by the Covered Person, subject to all of the following:

(1) The injury must be diagnosed and treated as a Fracture by a Doctor within 90 days after the Covered Accident occurs: and

(2) The Fracture must require, and be corrected by, open (surgical) or closed (non-surgical) reduction by a Doctor. Closed reduction includes immobilization: and

(3) We will pay no more than one Fracture Benefit per bone, per Covered Accident; and

(4) If the Covered Person suffers more than one Fracture as a result of the same Covered Accident, the total benefit payable for all such Fractures combined is limited to 2 times the benefit amount payable for the Fracture involved which has the highest benefit amount; and

(5) If an injury is a Chip Fracture, Prudential will pay the Chip Fracture Benefit instead of the Fracture Benefit. The Chip Fracture Benefit will be 50% of the Fracture Benefit shown in the Schedule of Benefits for the bone involved; and

(6) If the same Fracture is treated with both open reduction and closed reduction, we will pay no more than the Fracture Benefit payable for the open reduction.

Fracture means a break in a bone that is listed on the Schedule of Benefits under Fracture Benefit, which can be detected by an x-ray or similar diagnostic exam.

Chip Fracture means a Fracture in which a small fragment of the bone is broken off.

Laceration Benefit: If a Covered Person sustains an accidental injury that is a Laceration and receive treatment from a Doctor to repair it, Prudential will pay the Laceration Benefit, shown in the Schedule of Benefits, that is applicable to the length of the Laceration and the treatment received as follows:

(1) If the laceration is repaired with stitches, We will pay the Laceration Benefit repaired with stitches; or

(2) If the Laceration is repaired without stitches, We will pay the Laceration Benefit repaired without stitches.

Payment of the Laceration Benefit is subject to all of the following:

- The Laceration must be treated by a Doctor within 90 days after the Covered Accident occurs; and

- If the Laceration is repaired with sutures or staples it will be considered to be repaired with stitches for the purposes of the Laceration Benefit; and
- If a Covered Person has more than one Laceration, the amount We pay will be based on the total length of all Lacerations received in the same Covered Accident that are repaired with stitches. If some, but not all, of the Lacerations require repair with stitches, We will not pay any benefit for the Laceration(s) that are repaired without stitches; and
- If an injury meets the definition of both a Laceration and a Puncture Wound, we will only pay the benefit which has the higher benefit amount; and
- We will pay the Laceration Benefit no more than one time per Covered Person, per Covered Accident; and up to a maximum of 3 times per Covered Person, per Calendar Year.

Laceration means a cut of the full thickness of the skin.

Paralysis Benefit: If a Covered Person sustains an accidental injury that results in Paralysis, Prudential will pay the Paralysis Benefit shown in the Schedule of Benefits that applies to the type of Paralysis that the Covered Person sustained, subject to all of the following:

(1) Paralysis must be documented by a Doctor within 90 days after the Covered Accident occurs; and.

(2) If a Covered Person sustains an accidental injury that results in a Paralysis that falls under more than one classification on the Schedule of Benefits, We will only pay the benefit that applies to the classification that pays the highest benefit; and

(3) We will pay the Paralysis Benefit no more than one time per Covered Person, per Covered Accident or Covered Injury.

Paralysis means the permanent total and irrecoverable loss of movement of 1 or more limbs:

(1) that has lasted for a continuous period of not less than 90 days as confirmed by a Doctor; or

(2) as a result of transected spinal cord with supporting clinical and radiological evidence and no expectation of return to function.

The term Paralysis does not include a Dismemberment or Coma.

Puncture Wound: If a Covered Person sustains an accidental injury that is a Puncture Wound and such wound is treated by a Doctor, Prudential will pay the Puncture Wound Benefit shown in the Schedule of Benefits, subject to all of the following:

(1) The Puncture Wound must be treated by a Doctor within 90 days after the Covered Accident occurs.

(2) We will pay the Puncture Wound Benefit no more than 1 time per Covered Person, per Covered Accident, up to a maximum of 3 times per Covered Person, per Calendar Year.

Puncture Wound means an injury caused by an object, including a needle, that pierces or penetrates the full thickness of the skin.

Advanced Diagnostic Testing Benefit: Means any of the following:

- magnetic resonance imaging (MRI) or magnetic resonance (MR);
- nerve conduction velocity test (NCV);
- computed tomography scan (CT) or computed axial tomography (CAT);
- electroencephalogram (EEG);
- positron emission tomography (PET);
- single-photon emission computed tomography (SPECT Scan);
- magnetic resonance angiogram (MRA);
- bone scintigraphy (bone scan);

Prudential will pay this benefit if a Covered Person sustains an accidental injury and receives any of the above medical tests to evaluate the injury. We will pay the Advanced Diagnostic Testing Benefit shown in the schedule of benefits subject to the following:

(1) The test must be ordered by a Doctor and be performed within 90 days after the Covered Accident occurs.

(2) We will pay the Diagnostic Testing Benefit no more than 1 time per Covered Person, per Covered Accident and up to a maximum of 3 times per Covered Person, per Calendar Year.

Air Ambulance Benefit:

Prudential will pay the Air Ambulance Benefit shown in the Schedule of Benefits section if a licensed professional air ambulance service is required to transport a Covered Person by air to or from a Hospital or between medical facilities where treatment is received due to an accidental injury subject to the following:

(1) The air ambulance transportation must occur within 90 days after the Covered Accident or Covered Injury occurs; and

(2) Prudential will pay this benefit 1 time per Covered Accident and a maximum of 2 times per Covered Person, per Calendar Year

Ground/Water Ambulance Benefit:

Prudential will pay the benefit shown in the Schedule of Benefits section if a licensed professional ambulance service is required to transport a Covered Person by ground or water to or from a Hospital or between medical facilities where treatment is received due to an accidental injury subject to the following:

(1) The ambulance transportation must occur within 90 days after the Covered Accident or Covered Injury occurs; and

(2) Prudential will pay this benefit 1 time per Covered Accident and a maximum of 2 times per Covered Person, per Calendar Year

Blood / Plasma / Platelets: Prudential will pay this benefit if a Covered Person sustains an accidental injury and receives a transfusion of blood, plasma, or platelets subject to the following:

(1) The blood, plasma or platelets must be administered within 90 days of the Covered Accident, and must be prescribed by a Doctor on an emergency basis or provided while the Covered Person is undergoing a Covered Surgery; and

(2) Prudential will pay this benefit 1 time per Covered Person, per Covered Accident and a maximum of 3 times per Covered Person, per Calendar Year

Doctor Follow-Up Visit Benefit: Prudential will pay the benefit shown in the Schedule of Benefits if a Covered Person sustains a Covered Injury and receives follow-up care for the Covered Injury, that is recommended by a Doctor, subject to the following:

(1) Treatment must begin within 90 days after the Covered Accident occurs and be provided within 365 days after the Covered Accident occurs; and

(2) Treatment must be specific to the injury; and

(3) Treatment must occur on an outpatient basis; and

(4) Treatment must not be for preventative testing, or any treatment for which a benefit is payable under the Therapy Services Benefit, Emergency Care Benefit, Non-Emergency Initial Care Benefit, or Wellness Benefit; and

(5) Prudential will pay this benefit no more than 2 times per Covered Person, per Covered Accident, and up to a maximum of 6 times per Covered Person per Calendar Year.

Emergency Care Benefit: If a Covered Person sustains an accidental injury and receives initial care from a Doctor for the injury in an Emergency Room, a Doctor's office, or an Urgent Care Facility, within 90 days after the Covered Accident occurs, Prudential will pay the Emergency Care Benefit, shown in the Schedule of Benefits that is applicable to the place where care is received.

If a Covered Person sustains an injury and receives initial care from a Doctor for the injury in an Emergency Room, a Doctor's office, or an Urgent Care Facility, more than 90 days but less than 90 days after the Covered Accident occurs, We will pay the Non-Emergency Initial Care Benefit shown in the Schedule of Benefits.

Payment of the Emergency Care Benefit and the Non-Emergency Initial Care Benefit is subject to both of the following:

(1) We will never pay both the Emergency Care Benefit and the Non-Emergency Initial Care Benefit for a Covered Person, for the same Covered Accident; and

(2) If We pay either the Emergency Care Benefit or the Non-Emergency Initial Care Benefit, We will pay the benefit no more than one time per Covered Person, per Covered Accident.

Joint Replacement Benefit: If, as a result of a Covered Accident, a Covered Person sustains an injury which requires an elbow, hip, knee, or shoulder replacement and undergoes the replacement surgery, Prudential will pay the Joint Replacement Benefit shown in the Schedule of Benefits subject to both of the following:

(1) The joint replacement must be performed by a Doctor within 90 days after the Covered Accident occurs; and

(2) We will pay the Joint Replacement Benefit no more than one time per Covered Person, per Covered Accident.

Lodging Benefit: If a Covered Person is Confined in a Hospital for treatment of an accidental injury, and a companion who accompanies the Covered Person while the Covered Person is so Confined stays in a Lodging for which a charge is made, Prudential will pay the Lodging Benefit shown in the Schedule of Benefits subject to all of the following:

(1) We will pay the Lodging Benefit for each day the companion stays in a Lodging while the Covered Person is Confined in a Hospital for treatment of an accidental injury; and

(2) We will pay the Lodging Benefit for up to 30 days per Calendar Year; and

(3) The Lodging Benefit is only payable for a day for which We are paying a Confinement Benefit for a Covered Person; and

(4) You must submit Proof that the companion incurred an expense for staying at a Lodging for each day of the stay.

Lodging means an establishment licensed under the laws where it is located, such as a motel, hotel, or other facility that provides sleeping accommodations to the general public in exchange for a fee and is located at least 50 miles one-way from the Covered Person's Primary Residence.

Medical Appliance: Prudential will pay the benefit as shown in the Schedule of Benefits for the type of Medical Appliance prescribed if a Covered Person sustains an accidental injury for which a Doctor prescribes the use of a Medical Appliance as an aid in personal locomotion or mobility, subject to all of the following:

(1) The prescription of such Medical Appliance must begin within 90 days after the Covered Accident occurs; and

(2) The use of such Medical Appliance must begin within 90 days after the Covered Accident occurs; and

(3) The amount We will pay for all Medical Appliances combined will be no more than $1,000 per Covered Person, per Covered Accident.

(4) Prudential will not pay the Medical Appliance Benefit for the replacement of a Medical Appliance; and

(5) If a single piece of medical equipment is eligible for benefits under both the Medical Appliance Benefit and the Durable Medical Equipment Benefit, we will pay the greater of the two benefits but not both.

Medical Appliance means any of the following:

- brace for the neck, back or leg
- cane
- crutches
- walker
- walking boot that extends above the ankle

- wheelchair or motorized scooter for medical purposes
- any other medical device used for mobility

Outpatient Intravenous (IV) Infusion Therapy Benefit: Prudential will pay the amount shown in the Schedule of Benefits if, as a result of a Covered Accident, a Covered Person receives IV Infusion Therapy on an outpatient basis subject to all of the following:

(1) IV Infusion Therapy treatment must:

- be provided within 90 days after the Covered Accident occurs;
- be provided in an outpatient setting; and
- be prescribed by a Doctor; and

(2) We will pay the Outpatient IV Infusion Therapy Benefit no more than:

- 2 times per Covered Person, per Covered Accident; and
- 5 times per Covered Person, per Calendar Year.

IV Infusion Therapy means the administration of a prescribed drug through a needle or catheter. The term IV Infusion Therapy does not include a blood transfusion.

Pain Management - General Anesthesia Benefit: If a Covered Person sustains an accidental injury and undergoes a Covered Surgery, for which a benefit is payable under the Group Insurance Certificate, for such injury in a Hospital or Outpatient Surgery Facility, Prudential will pay the Pain Management - General Anesthesia Benefit shown in the Schedule of Benefits, subject to all of the following:

(1) General Anesthesia must be administered by a Doctor within 90 days after the Covered Accident occurs, during a Covered Surgery to treat the injury; and

(2) We will pay the Pain Management - General Anesthesia Benefit no more than 1 time per Covered Person, per Covered Accident, up to a maximum of 3 times per Covered Person, per Calendar Year; and

(3) We will not pay a Pain Management - General Anesthesia Benefit for local anesthesia or regional anesthesia (including epidural anesthesia or spinal anesthesia).

General Anesthesia means an induced state of unconsciousness accompanied by a loss of protective reflexes, including the ability to maintain an airway independently and respond purposely to physical stimulation or verbal command.

Pain Management - Epidural Anesthesia Benefit: If a Covered Person sustains an accidental injury and receives epidural anesthesia to manage pain from the injury, Prudential will pay the Pain Management - Epidural Anesthesia Benefit shown in the Schedule of Benefits, subject to all of the following:

(1) The epidural anesthesia must be administered within 90 days after the Accident occurs; and

(2) Epidural anesthesia to manage pain from an injury must be prescribed by a Doctor; and

(3) We will pay the Pain Management - Epidural Anesthesia Benefit no more than 1 time per Covered Person, per Accident and a up to a maximum of 3 times per Covered Person, per Calendar Year.

Prosthetic Device Benefit: If a Covered Person sustains an accidental injury that is a loss of limb, hand, foot, or sight in an eye and receives a Prosthetic Device as a result of the loss, Prudential will pay the Prosthetic Device Benefit shown in the Schedule of Benefits, that is applicable to the number of Prosthetic Devices the Covered Person receives, subject to all of the following:

(1) The Prosthetic Device must be received within 365 days after the Covered Accident occurs; and

(2) No benefit will be payable for replacement of a Prosthetic Device; and

(3) No benefit will be payable for more than one Prosthetic Device for the same body part; and

(4) We will not pay the Prosthetic Device Benefit for a joint replacement such as an artificial hip or knee;and

(5) For a Dependent Child who is under age 18, We will pay the Prosthetic Device Benefit no more than:

(a) 1 time, per Covered Accident; and

(b) 1 time per Calendar Year.

(6) For all other Covered Persons, We will pay the Prosthetic Device Benefit no more than:

(a) 1 time per Covered Person, per Covered Accident; and

(b) 1 time per Covered Person, per Calendar Year.

Prosthetic Device means an artificial device that replaces a missing body part. The term Prosthetic Device does not include hearing aids, dental aids (including false teeth), eyeglasses, or cosmetic prostheses such as wigs.

Surgical Repair Benefit: If a Covered Person undergoes a Covered Surgery to treat an accidental injury, while Confined, Prudential will pay the applicable benefit shown in the Schedule of Benefits under Surgical Repair Benefit, for the type of Covered Surgery the Covered Person undergoes, subject to all of the following:

- The Covered Person must be treated by a Doctor for the injury within 90 days after the Covered Accident occurs.
- The Covered Surgery must be performed by a Doctor within 180 days after the Covered Accident occurs.
- If the Covered Surgery is performed with repair, We will pay the Surgical Repair Benefit shown in the Schedule of Benefits for the applicable procedure; and
- If the Covered Surgery performed is Exploratory Surgery, We will pay the Exploratory Surgery Benefit shown in the Schedule of Benefits; and
- If as a result of the same Covered Accident, the Covered Person has a Covered Surgery and another Outpatient Surgery performed at the same time, We will only pay one benefit which will be the benefit that pays the higher amount; and

- If as a result of the same Covered Accident, a Covered Person has more than one Covered Surgery performed at the same time, We will only pay a benefit for one Covered Surgery, which will be the Covered Surgery with the highest benefit amount; and
- We will pay the Surgical Repair Benefit no more than 1 time per Covered Person, per Covered Accident, up to a maximum of 3 times per Covered Person, per Calendar Year.

Exploratory Surgery means a Covered Surgery performed without surgical repair. For surgery to treat torn cartilage in the knee, if the cartilage is shaved or trimmed from the knee, the Surgery will be considered Exploratory Surgery and not a Surgery with Repair.

Other Outpatient Surgery Benefit: If A Covered Person sustains an accidental injury and undergoes Outpatient Surgery to treat the injury in an Outpatient Surgery Facility, Prudential will pay the Other Outpatient Surgery Benefit as shown on the Schedule of Benefits, subject to all of the following:

(1) The Covered Person must be treated by a Doctor for the injury within 90 days after the Accident occurs.

(2) The surgery must be performed by a Doctor in an Outpatient Surgery Facility within 180 days after the Covered Accident occurs.

(3) If, as a result of the same Covered Accident, the Covered Person has a Covered Surgery and another Outpatient Surgery performed at the same time, We will only pay one benefit which will be the benefit with higher benefit amount.

(4) We will pay the Other Outpatient Surgery Benefit no more than 1 time per Covered Pesron, per Covered Accident and up to a maximum of 3 times per Covered Person, per Calendar Year.

Telemedicine Services Benefit: Prudential will pay the Telemedicine Services Benefit shown in the Schedule of Benefits for each day that, due to a Covered Accident, a Covered Person seeks medical advice from a Doctor via Telemedicine Services subject to all of the following:

(1) Telemedicine Services must be provided within 90 days after the Covered Accident occurs; and

(2) Telemedicine Services must be provided in lieu of an outpatient Doctor's office visit or Hospital emergency room visit; and

(3) We will pay the Telemedicine Services Benefit no more than:

- 5 times per Covered Person, per Covered Accident; and
- 10 times per Covered Person, per Calendar Year.

Telemedicine Services means a medical inquiry with a Doctor via audio or video communication that assists with a patient's assessment, diagnosis, and consultation.

Therapy Services Benefit: If a Covered Person sustains an accidental injury and receives Therapy Services, Prudential will pay the Therapy Services Benefit shown in the Schedule of Benefits that applies to the type of Therapy Service received, subject to all of the following:

(1) Therapy Services must:

(a) Begin within 90 days after the Accident occurs and be provided within 365 days after the Accident occurs;

(b) Be provided on an outpatient basis;

(c) Be prescribed by a Doctor; and

(d) Be provided by a practitioner licensed to provide the type of Therapy Services provided and operating within the scope of such license.

(2) We will pay the Therapy Services Benefit for Therapy Services no more than:

(a) 10 times per Covered Person, per Accident; and

(b) 10 times for per Covered Person, per calendar year.

(3) We will not pay a Therapy Services Benefit for Therapy Services received by the Covered Person on the same day for which the Inpatient Rehabilitation Benefit is payable.

Therapy Services means any of the following:

- cognitive behavioral therapy
- occupational therapy
- physical therapy
- respiratory therapy
- speech therapy
- vocational therapy

Alternative Therapy Benefit: If a Covered Person sustains a Covered Accident and receives chiropractic or acupuncture therapy, Prudential will pay the Alternative Therapy Benefit shown in the Schedule of Benefits that applies to the type of therapy received, subject to all of the following:

(1) Alternative Therapy must:

(a) Be provided within 90 days after the Covered Accident occurs; and;

(b) Be provided on an outpatient basis;

(c) Be prescribed by a Doctor; and

(d) Be provided by a practitioner licensed to provide the type of therapy provided and operating within the scope of such license.

(2) We will pay the Alternative Therapy Services Benefit no more than:

(a) 5 times per Covered Person, per Accident; and

(b) 10 times for per Covered Person, per calendar year.

(3) We willl not pay an Alternative Therapy Benefit for therapy received by the Covered Person on the same day for which the Inpatient Rehabilitation Benefit is payable.

Transportation Benefit: Prudential will pay the Transportation Benefit shown in the Schedule of Benefits if You must travel from Your primary residence more than 50 miles one way on the advice of a Doctor for treatment that is not available locally due to a Covered Accident. We will pay the Transportation Benefit subject to the following:

(1) Treatment must require a Hospital Confinement within 90 days after the Covered Accident occurs; and

(2) Treatment must occur within 90 days after the Covered Accident occurs; and

(3) We will pay the Transportation Benefit no more than:

  (a) 1 time for You, per Covered Accident; and

  (b) 3 times for You, per Calendar Year.

(4) We will not pay the Transportation Benefit if the Ground/Water Ambulance Benefit or Air Ambulance Benefit is payable for the trip.

X-ray Benefit: If a Covered Person sustains an accidental injury and receives an X-ray to evaluate the injury, Prudential will pay the X-ray Benefit shown in the Schedule of Benefits subject to all of the following:

(1) The x-ray must be prescribed by a Doctor and be performed within 90 days after the Covered Accident occurs.

(2) We will pay the X-Ray Benefit no more than 1 time per Covered Person, per Covered Accident, up to a maximum of 3 times per Covered Person, per Calendar Year.

Accident - Hospital Admission Benefit: Prudential will pay the Accident - Hospital Admission Benefit shown in the Schedule of Benefits section, if a Covered Person is admitted as an inpatient to a Hospital for treatment of an accidental injury, subject to all of the following:

(1) the admission must occur within 90 days after the Covered Accident occurs.

(2) The Accident - Hospital Admission Benefit is not payable for Emergency Room treatment, outpatient treatment, or a stay in an Observation Area.

(3) We will only pay the Accident - Hospital Admission Benefit for a Covered Person for one Hospital admission at a time, even if the admission is caused by more than one Covered Accident and/or injury.

(4) We will only pay one Accident - Hospital Admission Benefit per Covered Person, per Covered Accident. If the Covered Person moves from or to an Intensive Care Unit after initial admission to a Hospital, We will not pay an additional Accident - Hospital Admission Benefit or Accident - Intensive Care Unit (ICU) Admission Benefit.

(5) We will pay the Accident - Hospital Admission Benefit no more than:

  (a) one time per Covered Person, per Covered Accident; and

  (b) 3 times per Covered Person, per Calendar Year.

If a Covered Person is admitted to a Hospital and becomes admitted again within 90 days for the same or related condition, We will treat the admission as a continuation of the prior admission. If more than 90 days have passed between the periods of admission, We will treat this admission as a new admission.

Accident - Intensive Care Unit (ICU) Admission Benefit: Prudential will pay the Accident - ICU Admission Benefit shown in the Schedule of Benefits section, if a Covered Person, upon initial admission to a Hospital for treatment of an accidental injury, is admitted as an inpatient to an ICU, subject to the following:

(1) The admission must meet the requirements for payment of the Accident - Hospital Admission Benefit.

(2) The admission must occur within 90 days after the Covered Accident occurs.

(3) We will pay the Accident - ICU Admission Benefit no more than:

  (a) one time per Covered Person, per Accident.

  (b) 3 times per Covered Person, per Calendar Year.

(4) We will only pay one Hospital Admission Benefit per Covered Person, per Covered Loss. If the Covered Person moves from or to an Intensive Care Unit after initial admission to a Hospital, We will not pay an additional Hospital Admission Benefit or Intensive Care Unit (ICU) Admission Benefit.

If the Covered Person is Confined in a Hospital and becomes Confined again within 90 days for the same or related condition, We will treat the Confinement as a continuation of the prior Confinement. If more than 90 days have passed between the periods of Confinement, We will treat this Confinement as a new Confinement.

Accident - Hospital Confinement Benefit: Prudential will pay the Accident -Hospital Confinement Benefit shown in the Schedule of Benefits for each 24 hour period of Confinement, after the day of admission to the Hospital, if a Covered Person is Confined in the Hospital for treatment of an accidental Injury subject to all of the following:

(1) The initial Hospital Confinement must begin within 90 days after the Covered Accident occurs.

(2) The Accident - Hospital Confinement benefit is not payable for a day in which the Accident - Hospital Admission or Accident - ICU Admission benefit is payable or for a Confinement of less than 24 hours;.

(3) The Accident - Hospital Confinement Benefit is payable for up to 365 days per Covered Person, per Covered Accident.

(4) We will pay the Accident - Hospital Confinement Benefit no more than 3 times per Covered Person, per Calendar Year.

(5) We will only pay the Accident - Hospital Confinement Benefit for a Covered Person for one Hospital Confinement at a time, even if the Confinement is caused by more than one Covered Accident and/or Covered Injury.

(6) We will only pay one Accident - Hospital Confinement Benefit per day. If a Covered Person has a non-ICU Hospital Confinement and an ICU Confinement on the same day, We will only pay the Hospital Confinement Benefit that applies to Intensive Care Unit Confinement.

If a Covered Person is Confined in a Hospital and becomes Confined again within 90 days for the same or related condition, We will treat the Confinement as a continuation of the prior Confinement. If more than 90 days have passed between the periods of Confinement, We will treat this Confinement as a new Confinement.

Accident - Intensive Care Unit (ICU) Confinement Benefit: Prudential will pay the Accident - ICU Confinement Benefit shown in the Schedule of Benefits section, for each 24 hour period of confinement if a Covered Person is Confined in an Intensive Care Unit for treatment of an accidental injury and meets the requirements for payment of the Accident - Hospital Confinement Benefit, subject to all of the following:

(1) Confinement in the Intensive Care Unit must begin within 90 days after the Covered Accident occurs.

(2) The Accident - ICU Confinement benefit is not payable for a day in which the Accident - Hospital Admission or Accident - ICU Admission benefit is payable or for a Confinement of less than 24 hours.

(3) The Accident - ICU Confinement Benefit is payable for up to 30 days per Covered Person, per Covered Accident.

(4) We will pay the Accident - ICU Confinement Benefit no more than 3 times per Covered Person, per Calendar Year.

(5) We will only pay the Accident - ICU Confinement Benefit for a Covered Person for one Hospital Confinement at a time, even if the Confinement is caused by more than one Covered Accident and/or Covered Injury.

(6) We will only pay one Accident - Hospital Confinement Benefit per day. If a Covered Person has a non-ICU Hospital Confinement and an ICU Confinement on the same day, We will only pay the Hospital Confinement benefit that applies to Intensive Care Unit Confinement.

If a Covered Person is Confined in a Hospital and becomes Confined again within 90 days for the same or related condition, We will treat the Confinement as a continuation of the prior Confinement. If more than 90 days have passed between the periods of Confinement, We will treat this Confinement as a new Confinement.

Inpatient Rehabilitation Benefit: If a Covered Person is transferred to a Rehabilitation Facility immediately after a period of Confinement for treatment of an accidental injury, We will pay the Inpatient Rehabilitation Benefit shown in the Schedule of Benefits, subject to all of the following:

(1) We will pay the Inpatient Rehabilitation Benefit for each day of the Covered Person’s continuous stay as a resident inpatient in a Rehabilitation Facility, up to a maximum stay of 15 days per Covered Person, per Covered Accident or Covered Injury but not to exceed 30 days per Calendar Year; and.

(2) The Covered Person’s inpatient stay in the Rehabilitation Facility must start within 365 days after the Covered Accident occurs; and.

(3) After the Covered Person is discharged from the Rehabilitation Facility, We will not pay the Inpatient Rehabilitation Benefit for a subsequent admission to a Rehabilitation Facility for treatment of the same accidental injury for which We already paid the Inpatient Rehabilitation Benefit.

(4) We will not pay the Inpatient Rehabilitation Benefit for a day for which we have also paid the Accident - Hospital Confinement Benefit, Accident - ICU Confinement Benefit, Accident - Hospital Admission Benefit, or Accident - ICU Admission Benefit.

Modification Benefit: If a Covered Person sustains an accidental injury for which We paid a Dismemberment, Functional Loss or Paralysis Benefit, We will pay the Modification Benefit shown in the Schedule of Benefits for Modifications made to the Covered Person's primary residence or vehicle, subject to all of the following:

(1) A Doctor must certify that because of the accidental injury, the Modification is necessary to help enable the Covered Person to live in his or her primary residence or travel in his or her primary vehicle.

(2) The Modification must be made within 180 days after the Covered Accident occurs.

(3) We will pay the Modification Benefit no more than:

(a) 1 time per Covered Person, per Accident; and

(b) 1 time per Covered Person, per Calendar Year.

Who is Eligible to Become Insured

FOR MEMBER INSURANCE

You are eligible for Member Insurance while:

- You are a Full-time member of the Association; and
- You are in a Covered Class; and
- You are under age 80.

You are Full-time if You are regularly working at least the number of hours in the normal Full-time work week for Your class, but not less than 20 hours per week.

Your class is determined by the Contract Holder. This will be done under its rules, on dates it sets. The Contract Holder must not discriminate among persons in like situations. You cannot belong to more than one class for insurance on each basis, Contributory or Non-contributory Insurance, under the Coverage. “Class" means Covered Class, Benefit Class or anything related to work, such as position or Earnings, which affects the insurance available.

This applies if You are A Member of more than one Employer included under the Group Contract: For the insurance, You will be considered A Member of only one of those Employers. Your service with the others will be treated as service with that one.

The rules for obtaining Member Insurance are in the When You Become Insured section.

FOR DEPENDENTS INSURANCE

You are eligible for Dependents Insurance while:

- You are eligible for Member Insurance; and
- You have a Qualified Dependent.

Qualified Dependents:

These are the persons for whom You may obtain Dependents Insurance:

- A person under age other who is Your Spouse, Civil Union Partner or Domestic Partner prior to their enrollment for Dependents Insurance.

  Your Spouse means a person of the same or opposite sex who is legally married to the insured under the laws of the state or jurisdiction in which the marriage took place. Whenever the term Spouse appears in the Policy, this provision includes the definition of civil union partner into the Policy.

  Civil Union Partner means: a person who you are together with in a recognized Civil Union. Civil Union is defined as a same-sex relationship similar to marriage that is recognized as a Civil Union by the District of Columbia.

Your Domestic Partner is a person of the same or opposite sex who:

(1) An unmarried same or opposite sex adult who resides with the covered person and has registered in a state or local domestic partner registry with a Covered Person; or your company's requirements.; or

(2) Is a person of the same or opposite sex who satisfies all of the following:

(a) is age 18 or older; and

(b) is not related to You by blood or a degree of closeness that would prohibit marriage in the law of the jurisdiction in which You reside; and

(c) is mentally competent to consent to contract; and

(d) is not married to another person under statutory or common law nor in a Domestic Partnership or registered Domestic Partnership with another person; and

(e) is not otherwise a Qualified Dependent under the Program; and

(f) is in a single dedicated, serious and committed relationship with You; and

(g) has shared a single permanent residence with You for at least 12 consecutive months; and

(h) is financially interdependent with You.

Where requested by Prudential, You and/or Your Domestic Partner certify that all of the above requirements are satisfied. Such certification shall be in a format satisfactory to Prudential.

Either a Spouse, Civil Union Partner or a Domestic Partner may be a Qualified Dependent under the Program at any one time, but not both at the same time.

- Your Child(ren) from live birth to 26* years old.

  *This age limit will not apply until the end of the month in which your Qualified Dependent Child attains age 26.

- Your Children include Your:

  (1) Biological Children; and

  (2) Legally adopted Children, Children placed with You for adoption prior to legal adoption, and each of Your step Children. A Child placed with You for adoption prior to legal adoption is considered Your Qualified Dependent from the date of placement for adoption, and is treated as though the Child was Your newborn Child; and

  (3) Foster Children; and

  (4) Domestic Partner's Children; and

  (5) Children for whom You, Your Spouse, Civil Union Partner or Your Domestic Partner:

  (a) have been appointed the legal guardian; and

(b) claim as a dependent on Your, Your Spouse's, Your Civil Union Partner's or Your Domestic Partner's federal income tax returns.

A Child who is Your, Your Spouse's, Your Civil Union Partner's or Your Domestic Partner's ward under a legal guardianship will be considered a Qualified Dependent from the effective date of court order granting the legal guardianship, and is treated as though the Child was Your newborn Child.

- **Exceptions:**

Your Spouse, Civil Union Partner, Domestic Partner, or Child is not Your Qualified Dependent while:

(1) on active duty in the armed forces of any country; or

(2) insured under the Group Contract as A Member; or

(3) the Spouse, Civil Union Partner, Domestic Partner, or Child has protection under any Member Coverage of the Group Contract after the Spouse's, Civil Union Partner's, Domestic Partner's, or Child's insurance under that Coverage ends.

A Child will not be considered the Qualified Dependent of more than one Member. If this would otherwise be the case, the Child will be considered the Qualified Dependent of the Member named in a written agreement of all such Members filed with the Contract Holder. If there is no written agreement, the Child will be considered the Qualified Dependent of:

(1) the Member who became insured under the Group Contract with respect to the Child, while the Child was a Qualified Dependent of only that Member; and otherwise

(2) the Member who has the longest continuous service with the Employer, based on the Contract Holder's records.

The rules for obtaining Dependents Insurance are in the When You Become Insured section.

When You Become Insured

FOR MEMBER INSURANCE

Your Member Insurance under the Coverage will begin the first day of the month following the date on which:

- You have enrolled, if the Coverage is Contributory; and
- Your billing period begins, as defined by Your Plan Administrator; and
- You are eligible for Member Insurance; and
- You are in a Covered Class for that insurance; and
- Your insurance is not being delayed under the Delay of Effective Date section below; and
- that Coverage is part of the Group Contract.

For Contributory Insurance, You must enroll on a form approved by Prudential and agree to pay the required contributions. Your Plan Administrator will tell You whether contributions are required and the amount of any contribution when You enroll.

At any time, the benefits for which You are insured are those for Your class, unless otherwise stated.

FOR DEPENDENTS INSURANCE

Your Dependents Insurance under the Coverage for a person will begin the first day of the month following the date on which all of these conditions are met:

- You have enrolled for Dependents Insurance under the Coverage ; and
- The person is Your Qualified Dependent; and
- You are in a Covered Class for that insurance; and
- You are insured for the Member Insurance under the Coverage; and
- Your insurance for that Qualified Dependent is not being delayed under the Delay of Effective Date section below; and
- Dependents Insurance under the Coverage is part of the Group Contract.

You must enroll your Qualified Dependent on a form approved by Prudential and agree to pay the required contributions. Your Plan Administrator will tell You whether contributions are required and the amount of any contribution when You enroll your Qualified Dependent.

At any time, the Dependents Insurance benefits for which You are insured are those for Your class, unless otherwise stated.

The General Definitions section explains what “Qualified Life Events” means.

Change in Family Status: It is important that You inform the Plan Administrator promptly when You first acquire a Qualified Dependent. You should also inform the Plan Administrator if Your Dependents Insurance status changes from one to another of these categories:

- No Qualified Dependents; or
- Qualified Dependent Spouse, Civil Union Partner or Domestic Partner only; or
- Qualified Dependent Spouse, Civil Union Partner or Domestic Partner and Children; or
- Qualified Dependent Children only.

If You are insured under the Coverage for one or more Children, You need not report additional Children.

Forms are available for reporting these changes.

Delay of Effective Date

FOR MEMBER INSURANCE

Your Member Insurance under the Coverage will be delayed if You do not meet the Active Work Requirement on the day Your insurance would otherwise begin. Instead, it will begin on the first day You meet the Active Work Requirement and the other requirements for the insurance. The same delay rule will apply to any increase in Your insurance that is subject to this section. If You do not meet the Active Work Requirement on the day that change would take effect, it will take effect on the first day You meet that requirement. The Delay of Effective Date rule does not apply to any decreases in Your insurance.

FOR DEPENDENTS INSURANCE

A Qualified Dependent may be confined for medical care or treatment, at home or elsewhere. If a Qualified Dependent is so confined on the day that Your Dependents Insurance under the Coverage for that Qualified Dependent, or any change in that insurance that is subject to this section, would take effect, it will not then take effect. The insurance or change will take effect upon the Qualified Dependent's final medical release from all such confinement. The other requirements for the insurance or change must also be met.

Newborn Child Exception: Your newborn Dependent Children will automatically be covered for 31 days from their moment of birth if You are insured. If You wish to continue coverage for Your Dependent Child, You must notify us on or before the end of the 31 day period and pay any additional Premium. If You already have coverage for Your Dependent Children, then all eligible Dependent Children will be covered, and You do not need to notify us or pay any additional premium for the newly eligible Dependent Child.

When Your Insurance Ends

MEMBER AND DEPENDENTS INSURANCE

Your Member Insurance under the Coverage or Your Dependents Insurance under the Coverage will end on the first of the month of the first of these to occur:

- Your membership in the Covered Classes for the insurance ends because Your employment or membership ends (see below) or for any other reason; or
- Your class is removed from the Covered Classes for the insurance; or
- The date the Group Contract providing the insurance ends; or
- You reach age 80; or
- You die. In the event of your death, Coverage may be continued for your dependents as described.
- For Contributory Insurance under the Coverage, You fail to pay, when due, any required contribution. But, if Member Insurance is Contributory, failure to contribute for Dependents Insurance will not cause Your Member Insurance to end.
- The insurance is Dependents Insurance, and Your Member Insurance under the Coverage ends.
- That person ceases to be a Qualified Dependent for the Coverage. A Spouse. Civil Union Partner or Domestic Partner will cease to be a Qualified Dependent at age 80.

End of Employment: For insurance purposes, Your employment will end when You are no longer a Full-time Employee actively working at lest 20 hours per week at work for the Employer.

Your membership in the Covered Classes will not be considered to end while You are absent from work due to leave for which insurance is required to be continued under the Federal Family and Medical Leave Act of 1993 or a state law requiring similar continuation, as reported to Prudential by the Contract Holder.

Claims Incurred During Continuation Eligibility Period

A claim may be payable under this Section if:

(1) the claim is incurred within 31 days after You cease to be a Covered Person; and

(2) You are entitled (under the previous Section) to continue Your Coverage; and

(3) the claim qualifies for payment based on the provisions defined within this Group Insurance Certificate

The amount of any benefit payable is equal to the amount of the benefit that would have been payable as a member of the Active Class. It is payable even if You did not elect to continue Your Coverage. It is payable when Prudential receives written proof of claim in addition to any required substantiating documentation that demonstrates that the claim qualifies for payment based on the definitions, requirements, and exclusions outlined in this Group Insurance Certificate.

General Information

A. CLAIM RULES.

These rules apply to payment of benefits under the Coverage.

Notice of Claim: Notice of claim should be sent to Prudential.

Claim Forms: Upon receipt of a notice of claim, Prudential will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within 15 days after the giving of such notice the claimant shall be deemed to have complied with the requirements of this Group Insurance Certificate as to proof of loss upon submitting, within the time fixed in the Group Insurance Certificate for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made.

Use a claim form and follow the instructions on the form.

If You do not have a claim form, contact Your Plan Administrator, or You can request a claim form from us. If You do not receive the form within 15 days of Your request, send Prudential written proof of claim without waiting for the form.

Proof of Loss: Prudential must be given written proof of the loss including any requested documentation, such as a death certificate, an attending Doctor's statement or medical records for which claim is made under the Coverage. This proof must cover the occurrence, character and extent of that loss. Proof of loss must be furnished within 90 days after the date of the loss.

A claim will not be considered valid unless the proof is furnished within this time limit. But failure to meet the time limit will not make the claim invalid or reduce the claim if it was not reasonably possible to give the proof within that time and the proof is given as soon as reasonably possible, and in no event, except in the absence of legal capacity, later than one year after the time proof is otherwise required.

When Benefits are Paid: Prudential will pay benefits, other than benefits for Covered Losses for which the Policy provides any periodic payment, immediately within 30 days after receiving satisfactory written proof of the loss including any requested documentation, such as an attending physician's statement or medical records. Unless an optional periodic payment is stated or chosen, any Covered Loss to be paid in periodic payments will be paid at the end of each four-week period.

To Whom Payable: Benefits are payable to You with these exceptions:

(1) Benefits for any of Your Losses that are unpaid at Your death or become payable on account of Your death will be paid to the first of the following: Your (a) Beneficiary; (b) surviving Spouse, Civil Union Partner or Domestic Partner; (c) surviving Child(ren) in equal shares; (d) surviving parents in equal shares; (e) surviving siblings in equal shares; (f) estate. If payable to Your estate, We may pay up to $1,000 to any relative of Yours who We find is entitled to it. Any payment made in good faith will fully discharge Us to the extent of the payment. This order will apply unless otherwise provided in the Limits on Assignments.

(2) If You are not living, benefits for a dependent's Losses are payable to Your Spouse, Civil Union Partner or Domestic Partner if Your Spouse, Civil Union Partner or Domestic Partner is living.

(3) If neither You nor Your Spouse, Civil Union Partner or Domestic Partner is living, then benefits for a Spouse's, Civil Union Partner's or Domestic Partner's Losses will be paid to Your Spouse's, Civil Union Partner's or Domestic Partner's estate.

(4) If neither You nor Your Spouse, Civil Union Partner or Domestic Partner is living, then benefits for a Qualified Dependent Child's Losses will be paid to the Child who suffered the Loss. If that Qualified Dependent Child is not living, the benefits will be paid to the Child's estate.

Physical Exam and Autopsy: Prudential, at its own expense, has the right to examine the person for whom the claim is made. Prudential may do this when and as often as is reasonable while the claim is pending. Prudential also has the right to arrange for an autopsy in case of accidental death, if it is not forbidden by law.

Legal Action: No action at law or in equity shall be brought to recover on the Group Contract until 60 days after the written proof described above is furnished. No such action shall be brought more than three years after the end of the time within which proof of claim is required.

B. INCONTESTABILITY OF INSURANCE TO WHICH THE CLAIM RULES APPLY.

This limits Prudential's use of a Covered Person's statements in contesting an amount of that insurance for which the Covered Person is insured. These are statements made to persuade Prudential to effect an amount of that insurance. They will be considered to be made to the best of The Covered Person's knowledge and belief. These rules apply to each statement:

(1) It will not be used in a contest to avoid or reduce that amount of insurance unless:

(a) it is in a written instrument signed by the Covered Person; and

(b) a copy of that instrument is or has been furnished to the Covered Person.

(2) It will not be used in the contest after that amount of insurance has been in force, before the contest, for at least two years during the Covered Person's lifetime.

C. LIMITS ON ASSIGNMENTS.

You may assign Your insurance under the Coverage on forms satisfactory to Prudential. Insurance under the Coverage may be assigned only as a gift assignment. Any rights, benefits or privileges that You have as A Member may be assigned. This includes any right You have to continue Coverage under the Group Contract. Prudential will not decide if an assignment does what it is intended to do. Prudential will not be held to know that one has been made unless it or a copy is filed with Prudential through the Contract Holder.

D. PAYMENT OF PREMIUMS - GRACE PERIOD.

Premiums are to be paid by You to Prudential via payroll deduction or direct bill. Each Premium must be paid by the Premium Payment Date.

Premium Payment Date: The first premium is due on the date You become insured under the Group Contract. Subsequent premiums are due monthly. The Premium Payment Date for each subsequent Premium is the first day of each subsequent payment period.

Grace Period: You may pay each Premium other than the first within 60 days of the Premium

Payment Date without being charged interest. Those days are known as the grace period.

If You fail to pay any Premium required for an insurance of the Group Contract by the end of its grace period, Your insurance will end when the grace period ends. You are liable to pay Premiums to the Contract Holder for the time Your insurance is in force.

E. REINSTATEMENT.

If Your insurance ends because You did not pay any Premium by the end of its grace period, You may be eligible to reinstate the insurance subject to these rules:

(1) You must request reinstatement within 180 days of the date of the first unpaid Premium;

(2) You must pay all overdue Premiums.

(3) Policy will be reinstated lacking such approval, upon the 45th day following the date of conditional receipt unless the insurer has previously notified the insured in writing of its disapproval of the application.

If Prudential approves Your request, the reinstatement will be effective on the first day of the month following the approval date.

The Incontestability provisions will apply as of the date the reinstatement is effective.

Exclusions

Prudential will not pay benefits for any loss caused by, contributed to by, or resulting from, directly or indirectly, any of the following:

- Suicide or attempted suicide, while sane.
- Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
- Medical malpractice.
- War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression. Terrorism is not considered an act of war.

  Terrorism means the deliberate use of violence or the threat of violence against civilians to create an emotional response through the suffering of victims or to achieve military, political, religious or social objectives.
- An Accident that occurs while the person is serving on Full-time active duty for more than 90 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
- Travel or flight in any vehicle used for aerial navigation, if:

  (a) the person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;

  (b) the person is performing as a pilot or a crew member of any aircraft; or

  (c) the person is riding as a passenger in an aircraft owned, operated, controlled or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates.

  This includes getting in, out, on or off any such vehicle.
- Commission a crime for which a person has been convicted under state or federal law.
- Being under the influence of alcohol or alcohol intoxication, including but not limited to having a blood alcohol level above the limit for permissible operation of a motor vehicle in the jurisdiction where the Accident occurred, regardless of whether the person: (a) was operating a motor vehicle; and (b) was convicted of an alcohol related offense.
- Being under the influence of or taking any non-Prescription Drug, medication, narcotic, stimulant, hallucinogen, barbiturate, amphetamine, gas, fumes or inhalants, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by and administered in accordance with the advice of the person's Doctor.
- Participation in these hazardous sports: scuba diving; bungee jumping; base jumping; skydiving; ziplining; parachuting; hang gliding; paragliding; paramotoring; parascending; or ballooning.
- Treatment for dental care or dental procedures, unless treatment is the result of a Covered Accident, Covered Injury or Covered Illness.

- Elective procedures and/or reconstructive surgery, unless it is a result of trauma, infection or other diseases.
- Cosmetic Surgery, except when such Surgery is performed to:

  (a) treat an Injury or Sickness;

  (b) correct a disorder of normal bodily function or structure that was caused by an Injury or Sickness for which Coverage is not otherwise excluded under this Group Insurance Certificate; or

  (c) reconstruct a part of the body which was disfigured or removed as a result of an Injury or Sickness for which Coverage is not otherwise excluded under this Group Insurance Certificate.
- The Covered Person's mental illness, or the diagnosis or treatment of such mental illness, except for the Covered Person's use of:

  (a) any drug, medication or sedative that is taken or used as prescribed by a Doctor; or

  (b) an "over the counter" drug, medication or sedative taken as directed.
- 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 Group Contract.

Vermont Mandatory Civil Union Endorsement

PURPOSE

Vermont law requires that health insurers offer coverage to parties to a civil union that is equivalent to coverage provided to married persons. This endorsement is part of and amends this policy, contract or certificate to comply with Vermont law.

DEFINITIONS, TERMS, CONDITIONS AND PROVISIONS

The definitions, terms, conditions and any other provisions of the policy, contract, certificate and/or riders and endorsements to which this mandatory endorsement is attached are hereby amended and superseded as follows:

Terms that mean or refer to a marital relationship, or that may be construed to mean or refer to a marital relationship, such as "marriage," "spouse," "husband," "wife," "dependent," "next of kin," "relative," "beneficiary," "survivor," "immediate family" and any other such terms include the relationship created by a civil union established according to Vermont law.

Terms that mean or refer to the inception or dissolution of a marriage, such as "date of marriage," "divorce decree," "termination of marriage" and any other such terms include the inception or dissolution of a civil union established according to Vermont law.

Terms that mean or refer to family relationships arising from a marriage, such as "family," "immediate family," "dependent," "children," "next of kin," "relative," "beneficiary," "survivor" and any other such terms include family relationships created by a civil union established according to Vermont law.

"Dependent" means a spouse, a party to a civil union established according to Vermont law, and a child or children (natural, step-child, legally adopted or a minor or disabled child who is dependent on the insured for support and maintenance) who is born to or brought to a marriage or to a civil union established according to Vermont law.

"Child or covered child" means a child (natural, stepchild, legally adopted or a minor or disabled child who is dependent on the insured for support and maintenance) who is born to or brought to a marriage or to a civil union established according to Vermont law.

CAUTION: FEDERAL LAW RIGHTS MAY OR MAY NOT BE AVAILABLE

Vermont law grants parties to a civil union the same benefits, protections and responsibilities that flow from marriage under state law. However, some or all of the benefits, protections and responsibilities related to health insurance that are available to married persons under federal law may not be available to parties to a civil union. For example, federal law, the Member Income Retirement Security Act of 1974 known as "ERISA," controls the Contract Holder/Member relationship with regard to determining eligibility for enrollment in private employer health benefit plans. Because of ERISA, Act 91 does not state requirements pertaining to a private employer's enrollment of a party to a civil union in an ERISA Member welfare benefit plan. However, governmental employers (not federal government) are required to provide health benefits to the dependents of a party to a civil

union if the public employer provides health benefits to the dependents of married persons. Federal law also controls group health insurance continuation rights under "COBRA" for employers with 20 or more members as well as the Internal Revenue Code treatment of health insurance premiums. As a result, parties to a civil union and their families may or may not have access to certain benefits under this policy, contract, certificate, rider or endorsement that derive from federal law. You are advised to seek expert advice to determine your rights under this contract.

The Claims and Appeals section is not part of the Group Insurance Certificate.

CLAIMS AND APPEALS

Plan Benefits Provided by

The Prudential Insurance Company of America
751 Broad Street
Newark, New Jersey 07102

This Group Contract underwritten by The Prudential Insurance Company of America provides insured benefits. For all purposes of this Group Contract, the Contract Holder/Policyholder acts on its own behalf or as an agent of its members. Under no circumstances will the Employer/Policyholder be deemed the agent of The Prudential Insurance Company of America, absent a written authorization of such status executed between the Employer/Policyholder and The Prudential Insurance Company of America. Nothing in these documents shall, of themselves, be deemed to be such written execution.

Claim Procedures

1. Determination of Benefits

Prudential shall notify you of the claim determination within 45 days of the receipt of your claim. This period may be extended by 30 days if such an extension is necessary due to matters beyond the control of the plan. A written notice of the extension, the reason for the extension and the date by which the plan expects to decide your claim, shall be furnished to you within the initial 45-day period. This period may be extended for an additional 30 days beyond the original 30-day extension if necessary due to matters beyond the control of the plan. A written notice of the additional extension, the reason for the additional extension and the date by which the plan expects to decide on your claim, shall be furnished to you within the first 30-day extension period if an additional extension of time is needed. However, if a period of time is extended due to your failure to submit information necessary to decide the claim, the period for making the benefit determination by Prudential will be tolled (i.e., suspended) from the date on which the notification of the extension is sent to you until the date on which you respond to the request for additional information.

If your claim for benefits is denied, in whole or in part, you or your authorized representative will receive a written notice from Prudential of your denial. The notice will be written in a manner calculated to be understood by you and shall include:

(a) the specific reason(s) for the denial,

(b) references to the specific plan provisions on which the benefit determination was based,

(c) a description of any additional material or information necessary for you to perfect a claim and an explanation of why such information is necessary,

(d) a description of Prudential's appeals procedures and applicable time limits, and

(e) if an adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination will be provided free of charge upon request.

2. Appeals of Adverse Determination

If your claim for benefits is denied or if you do not receive a response to your claim within

the appropriate time frame (in which case the claim for benefits is deemed to have been denied), you or your representative may appeal your denied claim in writing to Prudential within 180 days of the receipt of the written notice of denial or 180 days from the date such claim is deemed denied. You may submit with your appeal any written comments, documents, records and any other information relating to your claim. Upon your request, you will also have access to, and the right to obtain copies of, all documents, records and information relevant to your claim free of charge.

A full review of the information in the claim file and any new information submitted to support the appeal will be conducted by Prudential, utilizing individuals not involved in the initial benefit determination. This review will not afford any deference to the initial benefit determination.

Prudential shall make a determination on your claim appeal within 45 days of the receipt of your appeal request. This period may be extended by up to an additional 45 days if Prudential determines that special circumstances require an extension of time. A written notice of the extension, the reason for the extension and the date that Prudential expects to render a decision shall be furnished to you within the initial 45-day period. However, if the period of time is extended due to your failure to submit information necessary to decide the appeal, the period for making the benefit determination will be tolled (i.e., suspended) from the date on which the notification of the extension is sent to you until the date on which you respond to the request for additional information.

If the claim on appeal is denied in whole or in part, you will receive a written notification from Prudential of the denial. The notice will be written in a manner calculated to be understood by the applicant and shall include:

(a) the specific reason(s) for the adverse determination,

(b) references to the specific plan provisions on which the determination was based,

(c) a statement that you are entitled to receive upon request and free of charge reasonable access to, and make copies of, all records, documents and other information relevant to your benefit claim upon request,

(d) a description of Prudential's review procedures and applicable time limits,

(e) a statement that you have the right to obtain upon request and free of charge, a copy of internal rules or guidelines relied upon in making this determination, and

(f) a statement describing any appeals procedures offered by the plan.

If a decision on appeal is not furnished to you within the time frames mentioned above, the claim shall be deemed denied on appeal.

If the appeal of your benefit claim is denied or if you do not receive a response to your appeal within the appropriate time frame (in which case the appeal is deemed to have been denied), you or your representative may make a second, voluntary appeal of your denial in writing to Prudential within 180 days of the receipt of the written notice of denial or 180 days from the date such claim is deemed denied. You may submit with your second appeal any written comments, documents, records and any other information relating to your claim. Upon your request, you will also have access to, and the right to obtain copies of, all documents, records and information relevant to your claim free of charge.

Prudential shall make a determination on your second claim appeal within 45 days of the receipt of your appeal request. This period may be extended by up to an additional 45 days

if Prudential determines that special circumstances require an extension of time. A written notice of the extension, the reason for the extension and the date by which Prudential expects to render a decision shall be furnished to you within the initial 45-day period. However, if the period of time is extended due to your failure to submit information necessary to decide the appeal, the period for making the benefit determination will be tolled from the date on which the notification of the extension is sent to you until the date on which you respond to the request for additional information.

Your decision to submit a benefit dispute to this voluntary second level of appeal has no effect on your right to any other benefits under this plan. If you elect to initiate a lawsuit without submitting to a second level of appeal, the plan waives any right to assert that you failed to exhaust administrative remedies. If you elect to submit the dispute to the second level of appeal, the plan agrees that any statute of limitations or other defense based on timeliness is tolled during the time that the appeal is pending.

If the claim on appeal is denied in whole or in part for a second time, you will receive a written notification from Prudential of the denial. The notice will be written in a manner calculated to be understood by the applicant and shall include the same information that was included in the first adverse determination letter. If a decision on appeal is not furnished to you within the time frames mentioned above, the claim shall be deemed denied on appeal.