

# **YOUR BENEFIT PLAN**

**CONNECTICUT STATE TEACHERS' RETIREMENT BOARD**

**THE HARTFORD GROUP RETIREE INSURANCE PLAN®  
CERTIFICATE OF GROUP RETIREE HEALTH INSURANCE**

**HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY**

One Hartford Plaza  
Hartford, Connecticut 06155  
(A stock insurance company)

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries.



**Policyholder:** Connecticut State Teachers' Retirement Board

**Policy Number:** AGP-007122

**Policy Effective Date:** January 1, 2026

**Policy Anniversary Date:** January 1

We have issued The Policy to the Policyholder. Our name, the Policyholder's name and the Policy Number are shown above. The provisions of The Policy, which are important to You, are summarized in this Certificate consisting of this form and any additional forms which have been made a part of this Certificate. This Certificate replaces any other Certificate We may have given to You earlier under The Policy. The Policy alone is the only contract under which payment will be made. Any difference between The Policy and this Certificate will be settled according to the provisions of The Policy on file with Us at Our Home office. The Policy may be inspected at the office of the Policyholder.

Signed for the Company

Two handwritten signatures are shown side-by-side. The signature on the left is for Kevin Barnett, and the signature on the right is for Michael J. Fish.

Kevin Barnett, Secretary

Michael J. Fish, Head of Group Benefits

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**READ YOUR CERTIFICATE CAREFULLY:** You have a 30 day right to examine Your Certificate. If You are not satisfied, You may return it to Us within 30 days from the date You received it. In that event, We will consider it void from Your Coverage Effective Date and any premiums paid will be refunded. Any claims paid under this Certificate during the initial 30 day period will be deducted from the refund.

**Notice to buyer: The Policy may not cover all of the costs associated with medical care received during the period of coverage. Please review carefully all of The Policy's limitations contained in this Certificate.**

*A note on capitalization in this Certificate:*

Capitalization of a term, not normally capitalized according to the rules of standard punctuation, indicates a word or phrase that is a defined term in The Policy or refers to a specific provision in The Policy or this Certificate.

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## SCHEDULE

### ELIGIBLE CLASSES FOR COVERAGE

Class	Description of Eligible Persons:
I	Retirees of Employer and their Eligible Dependents, entitled to Medicare benefits.
II	All Retirees of Employer under age 65 are not eligible for coverage under this policy, but they may enroll their Eligible Dependents who are entitled to Medicare benefits.
III	All widow or widowers who are entitled to Medicare benefits, are not remarried, and whose deceased spouse was a retiree of Employer.

BENEFIT DEDUCTIBLES, MAXIMUMS AND COINSURANCE	
<b>Calendar Year Policy Deductible:</b>	None
<b>Out-of-Pocket Expense Maximum for Medicare Part A and Medicare Part B:</b>	<b>\$2,000</b> Applies to Medicare Part A and Medicare Part B
<b>Out-of-Pocket Expense Maximum</b> applies separately to each Covered Person and each Calendar Year. When the Out-of-Pocket Expense Maximum is met by a Covered Person for a benefit to which it applies, We will pay 100% of covered expenses the Covered Person Incurs on and after that date for that benefit, subject to any benefit maximums.	
<b>Policy Coinsurance:</b>	See the entries in the sections below for the percentages the Covered Person may be required to pay and the percentages which We pay.
<b>Policy Copayment:</b>	See the entries in the sections below for the Policy Copayment.
<b>Lifetime Policy Maximum Benefit:</b>	None
<b>Calendar Year Policy Maximum:</b>	None

### **MEDICARE PART A BENEFITS**

(Please be sure to read the corresponding benefit provisions in this Certificate for details on the benefits below.)

	<b>MEDICARE PAYS</b>	<b>WE PAY</b>	<b>COVERED PERSON PAYS</b>
<b>Hospital Confinement Benefit</b>			
<b>1st through 60th Day: Medicare Part A Deductible – Policy Copayment Coverage:</b>	All but \$1,676	100% of the remaining Medicare Part A Deductible, if any, after the Covered Person's payment.	Lesser of: 1) <b>\$250</b> Policy Copayment per Admission; or 2) the remaining Medicare Part A Deductible.
<b>61st through 90<sup>th</sup> Day: Medicare Part A Coinsurance – Policy Copayment Coverage:</b>	All but a daily Medicare Coinsurance charge equal to 25% of the Medicare Part A Deductible	<b>100%</b> of the remaining Medicare Part A Coinsurance.	<b>0%</b> of the remaining Medicare Part A Coinsurance.
<b>91st through 150th Day: Medicare Part A Coinsurance – Coverage (Lifetime Reserve Period):</b>	All but a daily Coinsurance charge equal to 50% of the Medicare Part A Deductible	<b>100%</b> of the remaining Medicare Part A Coinsurance.	<b>0%</b> of the remaining Medicare Part A Coinsurance.
<b>Extended Hospital Confinement Benefit</b>			
<b>For 365 Days after the Lifetime Reserve Period:</b>	\$0	<b>100%</b> of the charges Incurred.	<b>0%</b> of the the charges Incurred.

<b>Skilled Nursing Facility Confinement Benefit</b>			
<b>Days 1 – 20</b>	All Medicare Approved Amounts	\$0	Amounts not paid by Medicare.
<b>21st Through 100th Day – Policy Copayment Coverage:</b>	All but (12.5% of Medicare Part A Deductible).	100% of the remaining Medicare Part A Skilled Nursing Facility Confinement Coinsurance, if any, after the Covered Person's payment.	Lesser of: 1) <b>\$250</b> Policy Copayment per Admission; or 2) the remaining Medicare Part A Skilled Nursing Facility Confinement Coinsurance.

### **MEDICARE PART B BENEFITS**

All Policy Copayments below are per visit unless stated otherwise.

(Please be sure to read the corresponding benefit provisions in this Certificate for details on the benefits below.)

	<b>MEDICARE PAYS</b>	<b>WE PAY</b>	<b>COVERED PERSON PAYS</b>
<b>Physician Services Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<b>0%</b> of the remaining Medicare Part B Deductible.	<b>100%</b> of the remaining Medicare Part B Deductible.
<b>Medicare Part B Coinsurance – Policy Copayment Coverage:</b>	Generally 80% of Medicare Approved Amounts.	100% of the remaining Medicare Part B Coinsurance, if any, after the Covered Person's payment.	Lesser of: 1) <b>\$10</b> Policy Copayment; or 2) the remaining Medicare Part B Coinsurance.
<b>Specialist Services Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<b>0%</b> of the remaining Medicare Part B Deductible.	<b>100%</b> of the remaining Medicare Part B Deductible.
<b>Medicare Part B Coinsurance – Policy Copayment Coverage:</b>	Generally 80% of Medicare Approved Amounts.	100% of the remaining Medicare Part B Coinsurance, if any, after the Covered Person's payment.	Lesser of: 1) <b>\$10</b> Policy Copayment; or 2) the remaining Medicare Part B Coinsurance.
<b>Outpatient Hospital Services and Ambulatory Surgical Care Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<b>0%</b> of the remaining Medicare Part B Deductible.	<b>100%</b> of the remaining Medicare Part B Deductible.
<b>Medicare Part B Coinsurance – Policy Coinsurance Coverage:</b>	Generally 80% of Medicare Approved Amounts.	<b>100%</b> of the Medicare Part B Coinsurance.	<b>0%</b> of the Medicare Part B Coinsurance.
<b>Outpatient Diagnostic and Radiology Services Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<b>0%</b> of the remaining Medicare Part B Deductible.	<b>100%</b> of the remaining Medicare Part B Deductible.
<b>Medicare Part B Coinsurance – Policy Coinsurance Coverage:</b>	Generally 80% of Medicare Approved Amounts.	<b>100%</b> of the Medicare Part B Coinsurance.	<b>0%</b> of the Medicare Part B Coinsurance.

### **MEDICARE PART B BENEFITS**

All Policy Copayments below are per visit unless stated otherwise.

(Please be sure to read the corresponding benefit provisions in this Certificate for details on the benefits below.)

	<b>MEDICARE PAYS</b>	<b>WE PAY</b>	<b>COVERED PERSON PAYS</b>
<b>Outpatient Mental Health and Substance Abuse Services Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<b>0%</b> of the remaining Medicare Part B Deductible.	<b>100%</b> of the remaining Medicare Part B Deductible.
<b>Medicare Part B Coinsurance – Policy Copayment Coverage:</b>	Generally 80% of Medicare Approved Amounts.	100% of the remaining Medicare Part B Coinsurance, if any, after the Covered Person's payment.	Lesser of: 1) <b>\$10</b> Policy Copayment; or 2) the remaining Medicare Part B Coinsurance.
<b>Outpatient Rehabilitative and Cardiac Rehabilitative Services Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<b>0%</b> of the remaining Medicare Part B Deductible.	<b>100%</b> of the remaining Medicare Part B Deductible.
<b>Medicare Part B Coinsurance – Policy Coinsurance Coverage:</b>	Generally 80% of Medicare Approved Amounts.	<b>100%</b> of the Medicare Part B Coinsurance.	<b>0%</b> of the Medicare Part B Coinsurance.
<b>Emergency Care Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<b>0%</b> of the remaining Medicare Part B Deductible.	<b>100%</b> of the remaining Medicare Part B Deductible.
<b>Medicare Part B Coinsurance – Policy Coinsurance Coverage:</b>	Generally 80% of Medicare Approved Amounts.	<b>100%</b> of the Medicare Part B Coinsurance.	<b>0%</b> of the Medicare Part B Coinsurance.
<b>Urgent Care Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<b>0%</b> of the remaining Medicare Part B Deductible.	<b>100%</b> of the remaining Medicare Part B Deductible.
<b>Medicare Part B Coinsurance – Policy Coinsurance Coverage:</b>	Generally 80% of Medicare Approved Amounts.	<b>100%</b> of the Medicare Part B Coinsurance.	<b>0%</b> of the Medicare Part B Coinsurance.

### **MEDICARE PART B BENEFITS**

All Policy Copayments below are per visit unless stated otherwise.

(Please be sure to read the corresponding benefit provisions in this Certificate for details on the benefits below.)

	<b>MEDICARE PAYS</b>	<b>WE PAY</b>	<b>COVERED PERSON PAYS</b>
<b>Ambulance Services Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<p><b>0%</b> of the remaining Medicare Part B Deductible.</p> <p>The expenses Incurred for ground ambulance services to a Hospital are covered at not less than the rate(s) authorized by the Connecticut Department of Public Health.</p>	<p><b>100%</b> of the remaining Medicare Part B Deductible.</p>
<b>Medicare Part B Coinsurance – Policy Coinsurance Coverage:</b>	Generally 80% of Medicare Approved Amounts.	<p><b>100%</b> of the Medicare Part B Coinsurance.</p> <p>The expenses Incurred for ground ambulance services to a Hospital are covered at not less than the rate(s) authorized by the Connecticut Department of Public Health.</p>	<p><b>0%</b> of the Medicare Part B Coinsurance.</p>
<b>Durable Medical Equipment and Prosthetics Benefit</b>			
<b>Medicare Part B Deductible – Coverage:</b>	All but \$257	<p><b>0%</b> of the remaining Medicare Part B Deductible.</p>	<p><b>100%</b> of the remaining Medicare Part B Deductible.</p>
<b>Medicare Part B Coinsurance – Policy Coinsurance Coverage:</b>	Generally 80% of Medicare Approved Amounts.	<p><b>100%</b> of the Medicare Part B Coinsurance.</p>	<p><b>0%</b> of the Medicare Part B Coinsurance.</p>
<b>MEDICARE PART B EXCESS EXPENSE BENEFIT</b>			
	\$0	100%	<b>\$0</b>

### **ADDITIONAL PLAN BENEFITS**

(Please be sure to read the corresponding benefit provisions in this Certificate for details on the benefits below.)

	<b>MEDICARE PAYS</b>	<b>WE PAY</b>	<b>COVERED PERSON PAYS</b>
<b>Foreign Travel Emergency Benefit:</b>	\$0	<p><b>100%</b> of remaining covered expenses Incurred, after the Covered Person's payment, up to the Lifetime Foreign Travel Emergency Benefit Maximum of <b>\$250,000</b>.</p>	<p>1) <b>\$0</b> Foreign Travel Emergency Benefit Deductible.</p> <p>2) <b>0%</b> Foreign Travel Emergency Benefit Coinsurance.</p>
<b>Preventive Care Cancer Screening Benefit:</b>	Generally 100% for most preventive screenings. Some screenings subject to the Medicare Part B Deductible and Coinsurance.	100% of remaining covered expenses Incurred not covered by Medicare.	\$0

<b>ADDITIONAL PLAN BENEFITS</b>			
(Please be sure to read the corresponding benefit provisions in this Certificate for details on the benefits below.)			
	<b>MEDICARE PAYS</b>	<b>WE PAY</b>	<b>COVERED PERSON PAYS</b>
<b>Hospice Care Benefit:</b>	Generally 100% of the expenses Incurred, except Coinsurance charges.	100% of remaining covered Coinsurance charges.	\$0
<b>Blood Deductible Benefit:</b>	\$0	100% of covered expenses Incurred.	\$0
<b>Hearing Services Benefit:</b>	80% of Medicare Approved Amounts under Medicare Part B.	100% of remaining covered expenses Incurred, after the Covered Person's payment, up to the Hearing Services Benefit Maximum of <b>\$5,000</b> per Calendar Year.	<b>\$0</b> Policy Copayment per exam. <b>\$0</b> Policy Copayment for two hearing aids, including fitting and evaluation.
<b>Vision Services Benefit:</b>	80% of Medicare Approved Amounts under Medicare Part B.	100% of remaining covered expenses Incurred, after the Covered Person's payment, up to the Vision Services Benefit Maximum of \$500 per Calendar Year.	<b>\$0</b> Policy Copayment per exam. <b>\$0</b> Policy Copayment per pair of glasses or supply of contact lenses.
<b>Acupuncture Services Benefit:</b>	80% of Medicare Approved Amounts under Medicare Part B.	100% of remaining covered expenses Incurred, after the Covered Person's payment, up to the Acupuncture Services Benefit Maximum of <b>\$500</b> per Calendar Year.	<b>\$25</b> Policy Copayment per visit.
<b>Annual Physical Exam Benefit:</b>	\$0	100% of remaining covered expenses Incurred, after the Covered Person's payment, up to the Annual Physical Benefit Maximum of <b>Unlimited</b> per Calendar Year.	<b>\$0</b> Policy Copayment per physical.
<b>Chiropractic Services Benefit:</b>	80% of Medicare Approved Amounts under Medicare Part B.	100% of remaining covered expenses Incurred, after the Covered Person's payment.	<b>\$20</b> Policy Copayment per visit.

#### **DISCLOSURES**

**Disclosure of Fees:** We may reduce or adjust premiums, rates, fees and/or other expenses for programs under The Policy.

**Disclosure of Services:** In addition to the insurance coverage, We may offer noninsurance benefits and services to Retirees.

## GENERAL DEFINITIONS

Terms used in this Certificate are defined below. Some terms specific to a benefit are defined in the respective benefit provision.

**Admission** means the period from and including the first day the Covered Person receives medical services as an Inpatient in a Hospital through the date the Covered Person is discharged.

**Ambulance Services** means Medically Necessary:

- 1) ground or air transportation to a Hospital; or
- 2) ground transportation to a Skilled Nursing Facility;

for Medically Necessary services, when transport by any other mode or vehicle could endanger the health of the Covered Person.

**Ambulatory Surgical Care** means surgical services provided to patients at a licensed ambulatory surgical center when:

- 1) the patient does not require Hospital Confinement; and
- 2) the stay in the ambulatory surgical center does not exceed 24 hours.

**Benefit Period** means the period that starts the day the Covered Person is admitted into a Hospital or Skilled Nursing Facility. The benefit period ends when the Covered Person has not received any Inpatient Hospital care or Skilled Nursing Facility care for 60 consecutive days. If the Covered Person is admitted to a Hospital or a Skilled Nursing Facility after one benefit period has ended, a new benefit period starts. The Covered Person must pay the Medicare inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods.

**Calendar Year** means a period of 12 consecutive months, starting on January 1 and ending on December 31 of the same year.

**Calendar Year Policy Deductible** means the amount of eligible expenses the Covered Person must incur before any benefits are paid by Us during a Calendar Year. This amount is shown in the Schedule. Expenses incurred to satisfy the Medicare Part A Deductible and Medicare Part A Coinsurance apply to the calendar year policy deductible. Expenses incurred to satisfy the Medicare Part B Deductible and Medicare Part B Coinsurance apply to the calendar year policy deductible. Also see the definition of Medicare Part A Deductible and Medicare Part B Deductible.

**Calendar Year Policy Maximum** means the most We will pay under The Policy for all benefits for any one Covered Person during any Calendar Year. It is shown in the Schedule.

**Cardiac Rehabilitative Services** means a customized program of exercise and education, designed to help recover from a heart attack, other forms of heart disease or surgery to treat heart disease.

**Certificate** means this document, which explains the insurance benefits provided, to whom and how benefits are payable and exclusions and limitations that apply to coverage.

**Coinsurance** means the percentage the Covered Person may be required to pay of certain expenses after meeting the applicable Deductible. Also see the definitions of Policy Coinsurance, Medicare Part A Coinsurance, Medicare Part B Coinsurance and Skilled Nursing Facility Confinement Coinsurance.

**Confined or Confinement** means being an Inpatient in:

- 1) a Hospital; or
- 2) a Skilled Nursing Facility with respect to Skilled Nursing Facility Confinement coverage; due to Injury or Sickness.

**Contributory Coverage** means coverage for which You are required to contribute toward the cost.

**Copayment** means the amount the Covered Person may be required to pay as his or her share of the cost of medical services, treatments or supplies under insurance coverage. Also see the definition of Policy Copayment.

**Covered Person** means You and any Dependents insured under this Certificate.

**Deductible** means the amount the Covered Person must pay for medical services, treatment or supplies before his or her insurance starts to pay under Medicare or other coverages. Also see the definitions of Calendar Year Policy Deductible, Medicare Part A Deductible and Medicare Part B Deductible.

**Dependent or Dependents** means Your:

- 1) Spouse; and
- 2) Medicare Eligible Dependent Child(ren).

A dependent must be a citizen or legal resident of the United States or one of its territories or protectorates.

**Durable Medical Equipment** means certain medical equipment that is ordered by the Covered Person's treating Physician for medical reasons. These include, but are not limited to: walkers, wheelchairs, crutches, IV infusion pumps, oxygen equipment, nebulizers, or hospital beds.

**Emergency Care** means services:

- 1) to treat, evaluate or stabilize an emergency medical condition that requires immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb; and
- 2) rendered by a provider qualified to furnish emergency services.

**Employer** means the Policyholder.

**Family Member** means the Covered Person's parent, spouse, domestic partner, partner in a civil union, children, siblings, grandparent, aunt, uncle, first cousin, nephew or niece. This includes those relations listed acquired through an adoption, in-laws and step-relatives.

**Home Office** means Our office at One Hartford Plaza, Hartford, CT 06155.

**Hospital** means an institution which:

- 1) is approved by Medicare and has agreed to participate in Medicare;
- 2) operates pursuant to law;
- 3) primarily and continuously provides medical care and treatment on an Inpatient basis for sick and injured persons at the patient's expense;
- 4) operates medical, diagnostic and major surgical facilities:
  - a) on its premises; or
  - b) in facilities available to the institution on a prearranged basis;
- 5) operates under the supervision of a staff of Physicians; and
- 6) provides 24-hour nursing service by or under the supervision of registered graduate nurses (R.N.).

Hospital does not mean any institution or part thereof that is used primarily as:

- 1) a nursing home, convalescent home, or Skilled Nursing Facility;
- 2) a place for rest, custodial, educational or rehabilitative care;
- 3) a place for the aged;
- 4) a place for treatment of alcoholism or drug addiction; or
- 5) a military or veterans' hospital, soldiers' home, or hospital contracted for or operated by any national government or government agency for the treatment of members or ex-members of the military. This exclusion does not include the Veterans' Home in Connecticut.

**Incur or Incurred** means that, with respect to any expense, the Covered Person receives, or has received, the treatment, service or supply that gives rise to the expense. A Covered Person is considered to incur an expense on the date the treatment, service or supply is received.

**Inpatient** means a patient in:

- 1) a Hospital;
- 2) a Skilled Nursing Facility; or
- 3) Hospice Care;

being charged room and board.

**Injury** means bodily injury:

- 1) resulting directly from accident;
- 2) resulting independently of all other causes; and

- 3) occurring while the Covered Person is insured under The Policy.

**Loss resulting from:**

- 1) Sickness, except a pus-forming infection that occurs through an accidental wound; or
- 2) medical or surgical treatment of a Sickness;

is not considered as resulting from Injury.

**Lifetime Policy Maximum Benefit** means the most We will pay under The Policy for all benefits for any one Covered Person during his or her lifetime. This amount is shown in the Schedule.

**Lifetime Reserve Period** means the additional days that Medicare will pay for when the Covered Person is Hospital Confined for more than 90 days. The Covered Person has a total of 60 reserve days that can be used during his or her lifetime.

**Medically Necessary** means health care services that a Physician, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an Injury or Sickness or its symptoms, and that are:

- 1) in accordance with generally accepted standards of medical practice;
- 2) clinically appropriate, in terms of type, frequency, extent, site and duration and considered effective for the Covered Person's Injury or Sickness; and
- 3) not primarily for the convenience of the Covered Person, Physician or other health care provider and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the Covered Person's Injury or Sickness.

For the purposes of this definition, "generally accepted standards of medical practice" means standards that are:

- 1) based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community; or
- 2) otherwise consistent with the standards set forth in policy issues involving clinical judgment.

**Medicare** means Title XVIII of the Social Security Act of 1965, as amended.

**Medicare Approved Amount** means the amount a Physician or supplier that accepts Medicare Assignment can be paid. It includes what Medicare pays and any Deductible, Coinsurance or Copayment that the Covered Person or his or her insurance pays. It may be less than the actual amount a Physician or other provider of medical services charges.

**Medicare Approved Skilled Nursing Facility Confinement** means Confinement in a Skilled Nursing Facility that provides skilled, Medically Necessary care:

- 1) at a level that satisfies Medicare standards;
- 2) starting within 30 days of discharge from a Hospital Confinement of at least 3 consecutive days; and
- 3) that is recommended by the treating Physician.

**Medicare Assignment** means an agreement by a Physician or other provider of medical services to accept Medicare Approved Amounts as full payment for Medicare covered services.

**Medicare Part A Coinsurance** or **Medicare Part B Coinsurance** mean(s) the percentage of Medicare approved expenses the Covered Person may be required to pay after meeting the Medicare Part A Deductible or the Medicare Part B Deductible, respectively. The percentages and Deductibles are shown in the Schedule. Also see the definitions of Coinsurance and Policy Coinsurance.

**Medicare Eligible Dependent Child(ren)** means:

- 1) Your unmarried child, stepchild, legally adopted child;
- 2) any child for whom You have legal guardianship; or
- 3) any other child related to You by blood, domestic partnership, civil union or marriage:
  - a) who lives with You in a regular parent-child relationship; and/or
  - b) whom You claimed as a dependent on Your last filed federal income tax return;

provided the child is:

- 1) chiefly dependent on You for support and maintenance;
- 2) incapable of self-sustaining employment by reason of mental or physical handicap, as certified by the child's Physician on a form provided to Us; and
- 3) entitled to Medicare by reason of disability.

No person may be considered to be a Medicare Eligible Dependent Child of more than one Retiree.

**Medicare Part A Deductible** means the amount the Covered Person is required to pay each Benefit Period under Medicare Part A for the expenses Incurred before Medicare will pay any Medicare Part A benefits. This amount is shown in the Schedule. Also see the definition of Calendar Year Policy Deductible.

**Medicare Part A Skilled Nursing Facility Confinement Coinsurance** means the amount the Covered Person is required to pay for a Skilled Nursing Facility Confinement starting with the 21st day of Confinement. This amount is shown in the Schedule. Also see the definitions of Coinsurance and Policy Coinsurance.

**Medicare Part B Deductible** means the amount the Covered Person is required to pay under Medicare Part B for the expenses Incurred each Calendar Year before Medicare will pay any Medicare Part B benefits. This amount is shown in the Schedule. Also see the definition of Calendar Year Policy Deductible.

**Mental Illness** means a mental disorder as listed in the current version of the Diagnostic and Statistical Manual of Mental Disorders, published by the American Psychiatric Association. A mental illness may be caused by biological factors or result in physical symptoms or manifestations.

Mental Illness does not include the following mental disorders outlined in the Diagnostic and Statistical Manual of Mental Disorders:

- 1) Intellectual Disability (Intellectual Developmental Disorder);
- 2) Pervasive Developmental Disorders;
- 3) Motor Skills Disorder;
- 4) Substance-Related Disorders;
- 5) Delirium, Dementia, and Amnesia and Other Cognitive Disorders; or
- 6) Narcolepsy and Sleep Disorders related to a General Medical Condition.

**Out-of-Pocket Expense** means the amount the Covered Person pays for expenses covered and Incurred under The Policy's benefit provisions. Out-of-Pocket Expenses do not include:

- 1) expenses that are excluded or limited under The Policy; or
- 2) amounts in excess of the Medicare Approved Amount.

**Outpatient** means a person who receives medical treatment, services or supplies at a Hospital or licensed ambulatory care facility for which there is no charge for room and board.

**Outpatient Diagnostic Services** means procedures performed to diagnose Injury or Sickness. These include, but are not limited to:

- 1) radiography;
- 2) ultrasound;
- 3) computed tomography;
- 4) nuclear medicine;
- 5) positron emission tomography; and
- 6) magnetic resonance imaging and laboratory tests.

**Outpatient Hospital Services** means services received in the Outpatient department of a Hospital for diagnosis or treatment. Services include, but are not limited to, observation services and Outpatient surgery received in:

- 1) an emergency department; or
- 2) Outpatient clinic.

Unless a Physician has written an order to admit the Covered Person as an Inpatient to the Hospital, the Covered Person is an Outpatient and must pay the cost-sharing amounts for Outpatient Hospital services, even if the Covered Person stays in the Hospital overnight.

**Outpatient Mental Health Services** means services to evaluate and treat mental health conditions that affect mood, thinking and behavior including, but not limited to:

- 1) depression;
- 2) anxiety disorders;
- 3) schizophrenia;
- 4) eating disorders; and

5) addictive behaviors.

**Outpatient Rehabilitative Services** means treatments designed to facilitate the process of recovery from Injury or Sickness to as normal a condition as possible. Treatments must be performed in an Outpatient facility. Services include, but are not limited to:

- 1) physical therapy;
- 2) occupational therapy; and
- 3) speech language therapy.

**Outpatient Substance Abuse Services** means services that provide a detoxification regimen of medically directed evaluation, care and treatment for psychoactive substance abuse in a medically managed setting. These services must be provided in an Outpatient facility.

**Physician** means a person who is:

- 1) a doctor of medicine, osteopathy, psychology or other legally qualified practitioner of a healing art that We recognize or are required by law to recognize;
- 2) licensed to practice in the jurisdiction where care is being given;
- 3) operating within the scope of his or her license; and
- 4) not the Covered Person or a Family Member.

**Physician Services** means professional services performed by a Physician including, but not limited to:

- 1) diagnosis;
- 2) therapy;
- 3) surgery;
- 4) consultation; and
- 5) care plan oversight.

**Policy Coinsurance** means the percentage, shown in the Schedule, that the Covered Person may be required to pay after meeting the Calendar Year Policy Deductible and any Additional Plan Benefits Deductible or Foreign Travel Emergency Benefit Deductible, but before satisfying any applicable Out-of-Pocket Expense Maximum. Also see the definitions of Coinsurance, Medicare Part A Coinsurance and Medicare Part B Coinsurance.

**Policy Copayment** means the amount, shown in the Schedule; the Covered Person may be required to pay under The Policy as his or her share of the cost of medical services, treatments or supplies.

**Primary Insured** means the person to whom this Certificate is issued.

**Prior Policy** means the health insurance carried or sponsored by the Policyholder or by an employer acquired by the Policyholder on the day before the Policy Effective Date. This includes only coverage transferred to Us.

**Prosthetics** means devices that replace all or part of a body part or function. This includes, but is not limited to:

- 1) colostomy bags and supplies directly related to colostomy care;
- 2) pacemakers;
- 3) braces used for physical support;
- 4) prosthetic shoes;
- 5) artificial limbs;
- 6) breast prostheses (including a surgical brassiere after a mastectomy);
- 7) certain supplies related to prosthetic devices; and
- 8) repair and/or replacement of prosthetic devices.

This does not include dental devices.

**Radiology Services** means the use of radiography, ultrasound, computed tomography, nuclear medicine, positron emission tomography and magnetic resonance imaging to diagnose and treat Injury or Sickness.

**Request** means a written request by the Covered Person made on the forms We furnish for making the request.

**Retiree** means a former employee who is participating in an Employer sponsored pension plan.

**Schedule** means the schedule of benefits for this Certificate.

**Sickness** means illness, disease or disorder of the body.

**Skilled Nursing Facility** means an institution that:

- 1) operates pursuant to law;
- 2) in addition to room and board accommodations, is primarily engaged in providing skilled nursing care under the supervision of a Physician;
- 3) provides continuous 24 hour a day nursing service by or under the supervision of a registered graduate nurse (R.N.); and
- 4) maintains a daily medical record of each patient.

Skilled Nursing Facility does not mean any institution or part thereof that is used mainly as a home or place for:

- 1) the aged, or for rest, custodial or educational care;
- 2) alcoholism and drug addiction;
- 3) the treatment of Mental Illness.

**Skilled Nursing Facility Expenses** means Medicare Part A eligible expenses for services provided and billed by a Skilled Nursing Facility.

**Specialist** means a Physician who treats only certain:

- 1) parts of the body;
- 2) health problems, including, but not limited to, heart problems; or
- 3) age groups.

**Specialist Services** means surgery services and other services furnished by a Specialist including, but not limited to:

- 1) consultation;
- 2) diagnosis;
- 3) treatment; and
- 4) second opinion prior to surgery.

**Spouse** means any individual who is recognized as Your spouse under applicable state law.

Spouse also includes any individual who is Your partner to:

- 1) a civil union;
- 2) a registered domestic partnership; or
- 3) another relationship allowed by state law.

Spouse will include Your affidavit domestic partner provided You have executed a domestic partner affidavit satisfactory to Us, establishing that You and Your partner are domestic partners for purposes of The Policy. You and Your partner will continue to be considered affidavit domestic partners provided You and Your Partner continue to meet the requirements described in the domestic partner affidavit.

Spouse does not include any person who is insured as a Retiree.

**The Policy** means the policy which We issued to the Policyholder under the Policy Number shown on the face page, this Certificate and all other riders, amendments and endorsements that make up the contract of insurance.

**Urgent Care** means non-emergency services to treat Sickness or Injury that requires immediate medical care.

**Usual and Customary Charge** means the prevailing charge made by most providers of a given service in the geographic area where the service is received. In no event will the Usual and Customary Charge exceed the actual amount charged.

**We, Us or Our** means Hartford Life and Accident Insurance Company.

**You or Your** means the Primary Insured.

## ELIGIBILITY AND EFFECTIVE DATES

**Primary Insured's Eligibility for Coverage:** You will become eligible for coverage on the latest of:

- 1) the Policy Effective Date; or
- 2) the date You become a member of an Eligible Class for Coverage.

**Dependents' Eligibility for Coverage:** Your Dependent(s) will become eligible for coverage on the later of:

- 1) the date You become insured for Retiree coverage; or
- 2) the date You acquire Your first Dependent.

You may not cover Your Dependent if he or she is covered as a Retiree under The Policy. No person can be insured as a Dependent of more than one Retiree under The Policy.

**Eligibility Restriction:** In no event will a person be eligible for coverage under The Policy if he or she:

- 1) is engaged in active employment or is the Dependent of a person engaged in active employment, and is eligible to be covered by an employer's health plan which is primary payor to Medicare;
- 2) is covered by Medicaid for medical coverage;
- 3) is covered by a Medicare Advantage plan (Medicare Part C);
- 4) has other coverage in force that supplements Medicare or which provides coverage for his or her hospital or medical expense; or
- 5) is not eligible to be covered by Medicare.

### Enrollment:

To enroll for Contributory Coverage, You may be requested to:

- 1) complete and sign a group insurance enrollment form, which is satisfactory to Us, for Your and Your Dependents' coverage within 31 days of the date You are eligible for coverage; and
- 2) deliver it to the Policyholder.

To enroll for Your Dependents' coverage, You must enroll for Retiree coverage under The Policy or, as applicable, under the Policyholder's employee health insurance policy.

If You do not enroll for Your coverage and/or Your Dependents' coverage within 31 days after becoming eligible under The Policy and later choose to enroll, You may only enroll for Your coverage and/or Your Dependents' coverage during an Annual Enrollment Period or any additional enrollment event designated by the Policyholder.

**Your Coverage Effective Date:** If You attained age 65 while covered under the Prior Policy, Your coverage will start on the date stated in the Prior Policy's provision transferring coverage to another insurer, subject to the Deferred Effective Date and Dependents' Deferred Effective Date provisions. Otherwise, Your coverage will start as stated below.

Contributory Coverage will start on the latest to occur of:

- 1) the date You become eligible, if You enroll on or before that date; or
- 2) the date You enroll, if You do so within 31 days from the date You are eligible;

subject to the Deferred Effective Date provision.

**Deferred Effective Date:** If on the Policy Effective Date, You are Confined in a Hospital or Skilled Nursing Facility, Your coverage will start on the date You are discharged.

**Dependents' Effective Date:** Contributory Coverage will start, subject to the Dependents' Deferred Effective Date provision, on the latest to occur of:

- 1) the date You become eligible for Dependent coverage, if You have enrolled on or before that date; or
- 2) the date You enroll, if You do so within 31 days from the date You are eligible for Dependent coverage.

**Dependents' Deferred Effective Date:** If on the Policy Effective Date, Your Dependent is Confined in a Hospital or Skilled Nursing Facility, Your Dependents' coverage will start on the date he or she is discharged.

**Changes in Coverage Due to Change in The Policy:** Any increase or decrease in coverage because of a change in The Policy by the Policyholder will become effective on the date of the change.

## TERMINATION

**Termination of Your Coverage:** Your coverage will end on the earliest of the following:

- 1) the date The Policy terminates;
- 2) the date You are no longer in a class eligible for coverage, or The Policy no longer covers Your class;
- 3) the date the required premium is due but not paid, subject to the Individual Grace Period and the Policyholder Grace Period; or
- 4) the date You request We terminate Your coverage;

unless continued under the Continuation Provisions.

In addition, if You are eligible for coverage under The Policy because You are the widow or widower of a retired employee of the Policyholder, Your coverage will end on the first day of the month on or next following the date You remarry or execute a domestic partner affidavit.

**Individual Grace Period:** You will be allowed an Individual Grace Period of 31 days from the Premium Due Date for payment of each premium due after the initial premium. Your insurance will be continued during the Individual Grace Period. If the Covered Person has a covered loss during the Individual Grace Period, the Covered Person will be liable to Us for payment of any premium accruing during the period We continued coverage in force under the provision.

The Individual Grace Period will not continue coverage after any date on which coverage would end, as stated in Termination of Your Coverage.

**Termination of Your Dependents' Coverage:** Coverage for Your Dependent(s) will end on the earliest of the following:

- 1) the date Your coverage ends;
- 2) the date the required premium is due but not paid, subject to the Individual Grace Period and Policyholder Grace Period;
- 3) the date You are no longer eligible for Dependent coverage;
- 4) the date We or the Policyholder terminate Dependent coverage;
- 5) the date You request We terminate Dependent coverage; or
- 6) the date You and Your Spouse are no longer married or legally terminate Your relationship;

unless continued under the Continuation Provision.

However, once a child is covered as a Medicare Eligible Dependent Child, then We will continue to cover the child, until coverage would otherwise terminate, if he or she is and continues to be both:

- 1) incapable of self-sustaining employment by reason of mental or physical handicap, as annually certified by the child's Physician on a form provided by Us; and
- 2) chiefly dependent upon You for support and maintenance.

**Notice of Cancellation or Discontinuance of Coverage:** The Policyholder must notify You of a cancellation or discontinuation of insurance. The notice must be mailed or delivered to You not less than 15 days before the effective date of the cancellation or discontinuation.

## CONTINUATION PROVISIONS

**Surviving Dependent Continuation:** If You die while insured under The Policy, coverage for Your Dependents that is in force on the date of Your death may be continued, until the earliest of:

- 1) the date the coverage would otherwise have ended under Termination of Your Dependents' Coverage;
- 2) the date Your Spouse remarries, or executes another domestic partner affidavit; or
- 3) the date Your Spouse obtains coverage under another group plan.

We must receive Your Dependents' Request and the required premium to continue the coverage within 31 days of the Premium Due Date next following the date of Your death.

Solely for the purpose of continuing the coverage, Your Spouse will be considered the Primary Insured.

## BENEFIT PAYMENTS

We will pay benefits under The Policy only when the following requirements are met:

- 1) the expense Incurred:
  - a) is a Medicare eligible expense, except as may be stated for the Additional Plan Benefits;
  - b) is for Medically Necessary services, treatments or supplies; and
  - c) does not exceed the Usual and Customary Charge;
- 2) if the Covered Person is Confined in a Hospital, the Confinement is a Medicare approved Confinement;
- 3) We have verified that the Covered Person's insurance coverage is in force on the date the expense is Incurred;
- 4) the Covered Person has met any Deductibles under The Policy that apply;
- 5) the Covered Person has paid any Policy Copayment required under a benefit provision;
- 6) the Covered Person has not exhausted any applicable benefit maximum;
- 7) the Covered Person has not exhausted the Lifetime Policy Maximum Benefit; and
- 8) for any Calendar Year, the Covered Person has not exhausted the Calendar Year Policy Maximum.

The Schedule shows the applicable Copayments, Deductibles and maximums.

The Out-of-Pocket Expense Maximums apply as stated in the Schedule. Once satisfied, We pay benefits as stated in the Schedule.

For an expense to be covered under a benefit provision, the expense must be Incurred while the Covered Person is insured for that benefit.

**Changes to Medicare:** Benefits are adjusted annually or upon the effective date established by Medicare to reflect changes in the Medicare program. These changes may cause increases or decreases in benefit amounts payable under The Policy.

## MEDICARE PART A BENEFITS

### Hospital Confinement Benefit

When a Covered Person is Confined in a Hospital, We will pay the benefits stated below. The Confinement must be a Medicare approved Confinement. The Covered Person must Incur expenses for the Confinement while insured under this benefit.

**1st through 60th Day of Hospital Confinement; Medicare Part A Deductible Coverage:** For the first 60 days of a Medicare approved Hospital Confinement during a Benefit Period, Medicare pays all Inpatient Hospital expenses Incurred, except for the Medicare Part A Deductible.

Under this benefit, the Covered Person pays the lesser of:

- 1) the Policy Copayment per Admission shown in the Schedule; or
- 2) the remaining Medicare Part A Deductible.

If 1) above is the lesser amount, We will pay 100% of the remaining Medicare Part A Deductible after the Policy Copayment per Admission, shown in the Schedule. No payment is made by Us if 2) above is the lesser amount.

**61st Through 90th Day of Hospital Confinement; Medicare Part A Coinsurance Policy Copayment Coverage:** From the 61st through 90th day of a Medicare approved Hospital Confinement during a Benefit Period, Medicare pays all Inpatient Hospital expenses Incurred, except a daily Coinsurance charge equal to the percentage of the Medicare Part A Deductible shown in the Schedule.

Under this benefit the Covered Person will have satisfied the Policy Copayment per Admission within the 1st through 60th day of Hospital Confinement. We pay the percentage of the remaining Medicare Part A Coinsurance shown in the Schedule.

**91st Through 150th Day of Hospital Confinement; Medicare Part A Coinsurance Policy Copayment Coverage:**

Regular Medicare Hospital benefits end on the 90th day of Hospital Confinement during a Benefit Period. After the 90th day, Medicare grants a 60 day Lifetime Reserve Period. These 60 additional days can be used only once in a lifetime. Medicare allows a person the choice of using the days or saving them for the future. If he or she uses the days, Medicare pays all Inpatient Hospital expenses Incurred during the Lifetime Reserve Period except a daily Coinsurance charge equal to the percentage of the Medicare Part A Deductible shown in the Schedule.

Under this benefit the Covered Person will have satisfied the Policy Copayment per Admission within the 1st through 60<sup>th</sup> day of Hospital Confinement. We pay percentage of the remaining Medicare Part A Coinsurance shown in the Schedule.<sup>13</sup>

**Extended Hospital Confinement Benefit**

Starting once Medicare's benefits are exhausted for Hospital Confinement during a Benefit Period:

- 1) the Covered Person pays his or her percentage; and
- 2) We pay Our percentage;

shown in the Schedule of the charges Incurred for Inpatient Hospital expenses for each additional day of Confinement during that Benefit Period.

This benefit is payable for the number of days of Hospital Confinement per Lifetime, shown in the Schedule, after the Lifetime Reserve Period.

**Skilled Nursing Facility Confinement Benefit**

When a Covered Person is Confined in a Skilled Nursing Facility, We will pay the benefit stated below. The Confinement must be a Medicare Approved Skilled Nursing Facility Confinement.

**1st through 20<sup>th</sup> Day of Skilled Nursing Facility Confinement:** For the first 20 Days of a Medicare Approved Skilled Nursing Facility Confinement during a Benefit Period, Medicare Part A pays all Skilled Nursing Facility Expenses. The Policy provides no coverage under this benefit for those 20 days.

**21st through 100th Day of Skilled Nursing Facility Confinement:** From the 21st through 100th day of a Medicare Approved Skilled Nursing Facility Confinement during a Benefit Period, Medicare Part A pays all Skilled Nursing Facility Expenses except a daily Coinsurance charge equal to the percentage of the Medicare Part A Deductible shown in the Schedule.

Under this benefit, the Covered Person pays the lesser of:

- 1) the Policy Copayment per Admission shown in the Schedule; or
- 2) the remaining Medicare Part A Skilled Nursing Facility Coinsurance;

shown in the Schedule.

If 1) above is the lesser amount, We will pay the percentage of the remaining Medicare Part A Skilled Nursing Facility Confinement Coinsurance after the Policy Copayment per Admission, shown in the Schedule. No payment is made by Us if 2) above is the lesser amount.

**MEDICARE PART B BENEFITS**

The coverages for Medicare Part B Benefits are described below. The Medicare Part B Benefits provided under this Certificate are shown in the Schedule of Benefits.

**Medicare Part B Deductible Coverage:** Under this benefit:

- 1) the Covered Person pays his or her percentage of the remaining Medicare Part B Deductible; and
- 2) We pay Our percentage of the remaining Medicare Part B Deductible;

shown in the Schedule.

**Medicare Part B Coinsurance - Policy Coinsurance Coverage:** During a Calendar Year, after the Medicare Part B Deductible is met, Medicare generally pays the percentage of Medicare Part B eligible expenses shown in the Schedule. The Covered Person is responsible for the balance.

Under this benefit:

- 1) the Covered Person pays his or her percentage; and

2) We pay Our percentage; of the Medicare Part B Coinsurance shown in the Schedule.

**Medicare Part B Coinsurance - Policy Copayment Coverage:** During a Calendar Year, after the Medicare Part B Deductible is met, Medicare generally pays the percentage of Medicare Part B eligible expenses shown in the Schedule. The Covered Person is responsible for the balance.

Under this benefit, the Covered Person pays the lesser of:

- 1) the Policy Copayment; or
- 2) the remaining Medicare Part B Coinsurance; shown in the Schedule.

We pay Our percentage, shown in the Schedule, of the remaining Medicare Part B Coinsurance, if any.

## **MEDICARE PART B EXCESS EXPENSE BENEFIT**

**Excess Expense** means the difference between:

- 1) the amount billed for the Medicare Part B services plus the Limiting Charge; and
- 2) the Medicare Approved Amount.

Under this benefit, during any Calendar Year the Medicare Part B Deductible is met, the Covered Person will pay his or her percentage and We will pay Our percentage, shown in the Schedule, of the difference between 1) and 2). However, the amount of Our payment will not exceed the amount of any limit determined by state law or the Limiting Charge established by Medicare.

**Limiting Charge** means the highest amount the Covered Person can be charged for a covered service by Physicians and other health care providers who do not accept Medicare Assignment. The limit is 15% over Medicare's Approved Amount. The limiting charge only applies to certain services and doesn't apply to supplies or equipment.

We will not pay this benefit if:

- 1) the provider of the medical care accepts Medicare Assignment; or
- 2) the service or supply is not covered by Medicare Part B.

## **ADDITIONAL PLAN BENEFITS**

### **Foreign Travel Emergency Benefit**

Under this benefit the Covered Person pays:

- 1) the Foreign Travel Emergency Benefit Deductible; and
- 2) the Foreign Travel Emergency Benefit Coinsurance percentage of the expenses for Foreign Travel Emergency Medical Treatment;

shown in the Schedule. Then We pay the remaining percentage of covered expenses up to the Lifetime Foreign Travel Emergency Benefit Maximum shown in the Schedule. For benefits to be payable, the Covered Person must incur the first expense within 60 days of travel Outside of the United States.

This benefit does not cover Foreign Travel Emergency Medical Treatment if the Covered Person:

- 1) leaves the United States primarily to seek Foreign Travel Emergency Medical Treatment for an Injury or a Sickness;
- 2) has no legal obligation to pay for the treatment; or
- 3) receives the treatment during a Calendar Year in which the Covered Person travels or resides Outside of the United States for 6 consecutive months or longer.

If Medicare approves Foreign Travel Emergency Medical Treatment:

- 1) no benefits are payable under this provision for the treatment; and
- 2) other benefits under The Policy may provide coverage for the treatment.

If Medicare does not approve Foreign Travel Emergency Medical Treatment:

- 1) We will pay benefits for the treatment as stated in this provision; and
- 2) no benefits are payable for the treatment under any other benefit provision.

**Foreign Travel Emergency Medical Treatment** means any Medically Necessary Confinement, service or supply needed immediately due to Injury or Sickness of sudden and unexpected onset while the Covered Person is Outside of the United States, provided that the medical treatment, if received in the United States, would:

- 1) be considered reimbursable treatment under Medicare;
- 2) be considered in general use and of demonstrated value in the diagnosis and treatment of Injury or Sickness by Physicians within the United States;
- 3) be provided by a Physician; and
- 4) not be considered in a research or experimental stage by Physicians within the United States. However, an experimental procedure or treatment is covered, to the same extent as any other procedure or treatment covered under this benefit, if it has successfully completed a phase III clinical trial of the federal Food and Drug Administration for the:
  - a) Sickness or Injury being treated; or
  - b) diagnosis for which it is being prescribed.

Foreign Travel Emergency Medical Treatment does not include incidental services including, but not limited to:

- 1) airfare;
- 2) travel fees;
- 3) lodging; or
- 4) meals;

for the Covered Person.

**Outside of the United States** means outside the territorial limits of:

- 1) the 50 United States and the District of Columbia; and
- 2) Puerto Rico, the Virgin Islands, Guam and American Samoa.

### **Preventive Care Cancer Screening Benefit**

We will pay the charges Incurred by the Covered Person for the following tests when not covered by Medicare:

- 1) one ovarian cancer surveillance test each Calendar Year ordered by a Physician;

#### **Mammography Benefit**

- 1) a baseline mammogram for any Covered Person who is 35 to 39 years of age, inclusive;
- 2) a mammogram every year for any Covered Person who is 40 years of age or older;
- 3) a baseline mammogram for a Covered Person who is younger than 35 years of age and an annual mammogram for a Covered person who is younger than 40 years of age if the Covered Person is believed to be at an increased risk for breast cancer due to any of the following:
  - a) a family breast cancer history (or, if an annual mammogram, a family or personal breast cancer history);
  - b) positive genetic testing for the harmful variant of breast cancer gene one, breast cancer gene two, or another gene that materially increases the Covered Person's breast cancer risk;
  - c) prior childhood cancer treatment that included radiation therapy to the chest; or
  - d) other indications the Covered Person's Physician, advanced practice registered nurse (APRN), physician's assistant, certified nurse-midwife, or another medical provider determines;
- 4) ultrasound screening of an entire breast or breasts if:
  - a) a mammogram demonstrates Reporting and Data System established by the American College of Radiology; or
  - b) a Covered Person is believed to be at increased risk for breast cancer due to family history or prior personal history of breast cancer, positive genetic testing or other indications as determined by a Covered Person's Physician or advanced practice registered nurse; and
- 5) magnetic resonance imaging of an entire breast or breasts in accordance with guidelines established by the American Cancer Society.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits.

## **Hospice Care Benefit**

**Hospice Care** means Medicare approved medical and support services needed to manage the symptoms and relieve the pain of a terminal illness provided through a Medicare approved Hospice Care program. Hospice Care includes, but is not limited to:

- 1) nursing care, therapies, medical supplies and appliances;
- 2) short-term Inpatient respite care; and
- 3) Physician, home health aide and counseling services.

Under Medicare, a terminally ill person may elect to receive Hospice Care benefits instead of most regular Medicare Part A and Part B benefits. Then, Medicare pays all approved Hospice Care charges except Coinsurance charges for Inpatient respite care, drugs and biologicals.

If the Covered Person elects to receive Hospice Care, We will pay the Medicare Part A and Medicare Part B Coinsurance charges that the Covered Person Incurs.

The Hospice Care must be:

- 1) approved by Medicare; and
- 2) received while insured under this benefit.

If payment under this benefit is due for an expense, no other benefits of The Policy will be provided for that expense.

## **Blood Deductible Benefit**

Medicare does not cover the first 3 pints of blood received each Calendar Year.

We will pay the expenses the Covered Person Incurs for these first 3 pints of blood, or equivalent quantities of packed red blood cells, as defined under federal regulations.

## **Hearing Services Benefit**

**Hearing Services** means:

- 1) diagnostic hearing and balance evaluations performed by a Physician or certified audiologist;
- 2) routine hearing and balance exams;
- 3) hearing aids; and
- 4) tests for fitting hearing aids.

Medicare does not cover supplemental routine hearing exams and hearing aids. Medicare pays the percentage shown in the Schedule of Medicare Approved Amounts for diagnostic hearing exams provided by a Physician.

Under this benefit, the Covered Person pays the Policy Copayment, shown in the Schedule, for the following Hearing Services:

- 1) one routine hearing and balance exam every 12 months;
- 2) two hearing aids every 2 years; and
- 3) one hearing aid fitting evaluation every 2 years.

Then, We pay the percentage of the remaining covered expenses Incurred for these Hearing Services up to the Hearing Services Benefit Maximum shown in the Schedule.

If only one hearing aid is purchased, the full Policy Copayment shown in the Schedule must be paid. However, if a second hearing aid is purchased within the period stated above in 2), the Covered Person will not be charged an additional Policy Copayment for that hearing aid, including fitting and evaluation.

## **Vision Services Benefit**

**Vision Services** means:

- 1) diagnosis and treatment of Sicknesses and Injuries of the eye, including, but not limited to, treatment for age-related macular degeneration;
- 2) routine eye exams (eye refractions) for eyeglasses or contact lenses;
- 3) glaucoma screening; and

- 4) prescription eyeglasses or contact lenses.

Medicare does not cover supplemental routine eye exams and glasses. Medicare pays the percentage shown in the Schedule of Medicare Approved Amounts for:

- 1) diagnosis and treatment of Sicknesses and Injuries of the eye;
- 2) one pair of eyeglasses or contact lenses after cataract surgery; and
- 3) annual glaucoma screenings for persons at risk.

Under this benefit, the Covered Person will pay the Policy Copayment, shown in the Schedule, for the following Vision Services:

- 1) one supplemental routine eye exam every 12 months; and
- 2) one pair of glasses every 12 months or 12 month supply of contact lenses;

for the period shown in the Schedule. Then, We pay the percentage of the remaining covered expenses Incurred for these Vision Services up to the Vision Services Benefit Maximum shown in the Schedule.

### **Acupuncture Services Benefit**

**Acupuncture Services** means services performed by a licensed acupuncturist to treat pain, involving the insertion of needles through skin at strategic points on the body.

Medicare only covers Acupuncture Services for chronic low back pain.

The Covered Person pays the Policy Copayment, shown in the Schedule, for Acupuncture Services. Then, We pay the percentage of the covered expenses Incurred for Acupuncture Services not covered by Medicare up to the Acupuncture Services Benefit Maximum shown in the Schedule.

### **Annual Physical Exam Benefit**

Medicare does not cover annual physical exams.

The Covered Person pays the Policy Copayment shown in the Schedule. Then, We pay the remaining expenses Incurred by the Covered Person for one physical exam performed by a Physician per Calendar Year up to the Annual Physical Benefit Maximum shown in the Schedule. The exam may include one or more of the following:

- 1) review of the Covered Person's medical history;
- 2) check of the Covered Person's memory and mental quickness;
- 3) check of the Covered Person's blood pressure, heart rate, respiration rate and temperature;
- 4) check of the Covered Person's general appearance;
- 5) heart, lung, head and neck, abdominal, neurological, dermatological, hernia and extremities exams;
- 6) exam of a male Covered Person's sexual organs and a prostate exam;
- 7) a breast exam and pelvic exam for female Covered Persons;
- 8) laboratory tests for a complete blood count, chemistry panel, urinalysis and lipid panel;
- 9) discussion of risk factor reductions; and
- 10) other services performed as part of an annual exam which are not covered by Medicare or under another benefit provision of The Policy.

Any additional services provided during the exam are not covered under this benefit.

### **Chiropractic Services Benefit**

**Chiropractic Services** means:

- 1) services performed by a licensed chiropractor to correct structural alignment and improve the body's physical function by applying controlled sudden force to a spinal joint; or
- 2) manual manipulation of the spine to correct subluxation.

Medicare only covers spinal manipulations.

The Covered Person pays the Policy Copayment for Chiropractic Services shown in the Schedule. Then, We pay the percentage of the expenses Incurred for Chiropractic Services not covered by Medicare up to the Chiropractic Services Benefit Maximum shown in the Schedule if the services:

- 1) treat a condition covered under The Policy; and
- 2) are within those services a chiropractor is licensed to perform.

## GENERAL LIMITATIONS AND EXCLUSIONS

**Limitation If Not Enrolled in Medicare Part A and Part B:** If the Covered Person has not enrolled in both Medicare Part A and Part B, We will pay the benefits under The Policy as if the Covered Person had enrolled in both parts of Medicare.

**Medicare Part A and Medicare Part B Services:** The portion of an expense that is more than Medicare considers reasonable is:

- 1) not a Medicare Part A or Medicare Part B eligible expense;
- 2) not covered by Medicare; and
- 3) not covered under The Policy.

**Exclusions:** The Policy does not cover:

- 1) any expense that is:
  - a) not a Medicare eligible expense;
  - b) beyond the limits imposed by Medicare for the expense;
  - c) excluded by name or specific description by Medicare, except as specifically provided under The Policy; or
  - d) Incurred for treatment when received from a provider who does not accept Medicare;
- 2) any expense if the Covered Person has entered into a private contract with a Physician;
- 3) any portion of a covered expense to the extent paid or payable by Medicare;
- 4) treatment not provided in accordance with general accepted professional medical standards;
- 5) any benefits payable under one benefit provision of The Policy to the extent payable under another benefit of The Policy;
- 6) covered expenses Incurred after coverage terminates;
- 7) expenses Incurred before coverage starts;
- 8) any expense that exceeds the Usual and Customary Charge;
- 9) elective or cosmetic surgery;
- 10) orthognathic surgery;
- 11) surrogate parenting;
- 12) services and supplies paid for through a legal action or settlement;
- 13) any expense in connection with an Injury or Sickness for which benefits are provided under workers' compensation, occupational disease, employers' liability or similar law;
- 14) any expense in connection with an Injury or Sickness which is due to war or act of war, whether declared or not;
- 15) any expense Incurred for a condition contributed to by, caused by, or resulting from, the Covered Person's commission, or attempted commission, of a felony; or
- 16) unless otherwise covered in The Policy, reports, evaluations, physical examinations, or Hospital Confinement not required for health reasons including, but not limited to, employment, insurance or government licenses, and court ordered, forensic or custodial evaluations.

Certain services that are excluded according to this provision may, at Our discretion, be covered under The Policy, if the services are required as a part of an authorized, monitored care plan.

## GENERAL PROVISIONS

**Statements:** In the absence of fraud, all statements made by a Covered Person will be considered representations and not warranties.

**Time Limit on Certain Defenses:** After a Covered Person has been insured under The Policy for 2 years during his or her lifetime, no statement made by him or her will be used to reduce or deny a claim beginning after the 2 year period. To be used, the statement must:

- 1) be in writing;
- 2) be signed by the Covered Person who made it; and
- 3) a copy must be given to him or her.

If the Covered Person is not of the age of majority, then the statement must be signed by the Primary Insured.

**Legal Actions:** No legal action may start:

- 1) until 60 days after proof of loss has been given; or
- 2) more than 3 years after the time proof of loss is required to be given.

**Misstatement of Age:** If the age of any Covered Person has been misstated:

- 1) the premium may be adjusted; and
- 2) the true facts will be used to determine if, and for what amount, coverage should have been in force.

**Policy Interpretation:** We have full discretion and authority to determine eligibility for benefits and to construe and interpret all terms and provisions of The Policy. This provision applies where the interpretation of The Policy is governed by the Employee Retirement Income Security Act of 1974, as amended (ERISA).

**Insurance Fraud:** Insurance fraud occurs when a Covered Person and/or the Policyholder provide Us with false information or file a claim for benefits that contains any false, incomplete or misleading information with the intent to injure, defraud or deceive Us. It is a crime if a Covered Person and/or the Policyholder commit insurance fraud. We will use all means available to Us to detect, investigate, deter and prosecute those who commit insurance fraud. We will pursue all available legal remedies if a Covered Person and/or the Policyholder perpetrate insurance fraud.

**Conformity with State Statutes:** Any provision of The Policy which, on the provisions effective date, conflicts with any applicable law is amended to meet the minimum requirements of the law.

**Time Periods:** All periods begin and end at 12:01 A.M., Standard Time at the place where The Policy is delivered.

## **CLAIM PROVISIONS**

**Notice of Claim:** Written Notice of Claim must be given to Us within 20 days after the start of any loss covered by this Certificate, or as soon as is reasonably possible. Notice given by or on behalf of a Covered Person to Us, or to Our authorized agent, with information sufficient to identify the Covered Person, shall be notice to Us.

**Claim Forms:** When We receive written Notice of Claim, We will send claim forms. If the claimant does not receive the forms within 15 days after written Notice of Claim is sent, Proof of Loss may be sent to Us without waiting to receive the claim forms.

**Proof of Loss:** The claimant must send written proof of loss to Us. This proof must be provided within 90 days after the date of the loss. If it is not reasonably possible to give proof in this time, proof must be provided as soon as reasonably possible. Proof of loss may not be given more than one year after the time proof is otherwise required, unless the claimant is legally incapacitated.

**Time of Payment of Claims:** Benefits payable under this Certificate will be paid within 60 days after Our receipt of due written Proof of Loss.

**Payment of Claims:** Unless benefit payments are assigned as stated below, all benefits are payable to You. Any payments owed at Your death may be paid to Your estate in a lump sum.

**Assignment of Benefit Payments:** You may assign the Covered Person's benefit payments to the institution or person rendering service by giving Us a written release. You may not assign any coverage or rights and duties under this Certificate in any other way or to any other person.

**Claim Denial:** If a claim for benefits is wholly or partly denied, the claimant will be furnished with written notification of the decision. This written notification will:

- 1) give the specific reason(s) for the denial;
- 2) make specific reference to The Policy provisions on which the denial is based;
- 3) provide a description of any additional information necessary to perfect a claim and an explanation of why it is necessary; and
- 4) provide an explanation of the review procedure.

**Claim Appeal:** On any claim, the claimant or his or her representative may appeal to Us for a full and fair review. To do so he or she must submit a Request within 180 days of receipt of the claim denial. The claimant may:

- 1) request copies of all documents, records, and other information relevant to the claim; and
- 2) submit written comments, documents, records and other information relating to the claim.

We will respond in writing with Our final decision on the claim.

**Overpayment Recovery:** We have the right to recover any amount that We determine to be an overpayment. In the absence of an assignment, as described in Assignment of Benefit Payments above, You have the obligation to reimburse Us any such amount within 90 days after the date of the overpayment.

If You do not reimburse Us in a timely manner, We have the right to:

- 1) recover such overpayments from:
  - a) You;
  - b) any other person to, or for whom payment, was made; and
  - c) Your estate;
- 2) reduce or offset against any future benefits payable to You or Your survivors until full reimbursement is made;
- 3) refer the unpaid balance to a collection agency; and
- 4) pursue and enforce all legal and equitable rights in court.

## **State Mandates and Exceptions Provisions Rider**



**HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY**  
**One Hartford Plaza**  
**Hartford, Connecticut 06155**  
**(A stock insurance company)**

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries.

This rider forms a part of a Certificate given in connection with The Policy.

This rider amends Your Certificate, as stated below, to comply with the laws and requirements of the state in which The Policy is issued. Only those references to benefits, provisions or terms actually included in Your Certificate will affect Your coverage. In addition, any reference made to Dependent coverage will only apply if Dependent coverage is provided in Your Certificate.

The following provisions are added to Your Certificate:

### **Experimental Treatments Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for:

- 1) procedures;
- 2) treatment; or
- 3) the use of any drug as experimental;

if for the:

- 1) Injury or Sickness being treated; or
- 2) diagnosis for which prescribed;

a phase III clinical trial of the federal Food and Drug Administration has been successfully completed.

Any Covered Person who has been diagnosed with a condition that creates a life expectancy of less than 2 years and who has been denied an otherwise covered procedure, treatment or drug on the grounds that it is experimental may request an expedited appeal of a denial of coverage to the Connecticut Insurance Commissioner.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

### **Clinical Trials Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for routine patient care costs associated with Clinical Trials.

**Clinical Trials** means an organized systematic scientific study of:

- 1) therapies;
- 2) tests; or
- 3) other clinical interventions;

for purposes of:

- 1) treatment;
- 2) palliation; or
- 3) therapeutic interventions;

for the prevention of cancer or disabling or life-threatening chronic diseases in human beings.

**Limitation:** A Clinical Trial for the prevention of cancer is eligible for coverage only if it:

- 1) involves a therapeutic intervention;
- 2) is a phase III clinical trial approved by any of the following:
  - a) one of the National Institutes of Health;
  - b) a National Cancer Institute affiliated cooperative group; or
  - c) the federal Food and Drug Administration; and
- 3) is conducted at multiple institutions.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

### **Diagnosis and Treatment of Mental or Nervous Conditions Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for the diagnosis and treatment of mental or nervous conditions, as defined in the most recent edition of the American Psychiatric Association's "Diagnostic and Statistical Manual of Mental Disorders".

**Exclusions:** The Policy does not cover:

- 1) mental retardation;
- 2) learning disorders;
- 3) motor skills disorders;
- 4) communication disorders;
- 5) caffeine-related disorders;
- 6) relational problems; and
- 7) additional conditions that may be a focus of clinical attention, that are not otherwise defined as mental disorders.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

### **Autism Spectrum Disorders Coverage Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for the diagnosis and treatment of Autism Spectrum Disorder as stated below.

The Policy covers:

- 1) behavioral therapy;
- 2) prescription drugs, to the extent prescription drugs are a covered benefit for other Sicknesses and conditions under The Policy, prescribed by:
  - a) a Physician;
  - b) a licensed physician assistant; or
  - c) an advanced practice registered nurse;for the treatment of symptoms and comorbidities of Autism Spectrum Disorder;
- 3) direct psychiatric or consultative services provided by a licensed psychiatrist;
- 4) direct psychological or consultative services provided by a licensed psychologist;
- 5) physical therapy provided by a licensed physical therapist;
- 6) speech and language pathology services provided by a licensed speech and language pathologist; and
- 7) occupational therapy provided by a licensed occupational therapist.

To be covered, the treatment must be:

- 1) Medically Necessary; and
- 2) identified and ordered by:
  - a) a Physician;
  - b) licensed psychologist; or
  - c) licensed clinical social worker;

for a Covered Person who is diagnosed with an Autism Spectrum Disorder, in accordance with a treatment plan developed by a:

- i. Physician;

- ii. licensed psychologist; or
- iii. licensed clinical social worker;

pursuant to a comprehensive evaluation or reevaluation of the Covered Person.

An Autism Spectrum Disorder shall be considered a Sickness.

**Autism Spectrum Disorder** means a pervasive developmental disorder set forth in the most recent edition of the American Psychiatric Association's "Diagnostic and Statistical Manual of Mental Disorders", including, but not limited to:

- 1) autistic disorder;
- 2) Rett's disorder;
- 3) childhood disintegrative disorder;
- 4) Asperger's disorder; and
- 5) pervasive developmental disorder not otherwise specified.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits. However, The Policy does not impose:

- 1) any limits on the number of visits a Covered Person may make to an autism services provider pursuant to a treatment plan on any basis, other than not being Medically Necessary; or
- 2) a Coinsurance, Copayment, Deductible or other Out-of-Pocket Expense Maximum for such coverage that places a greater financial burden on a Covered Person for access to the diagnosis and treatment of an Autism Spectrum Disorder than for the diagnosis and treatment of any other medical, surgical or physical health condition covered under The Policy.

**Limitation:** The Policy limits the coverage for behavioral therapy per Calendar Year as follows:

- 1) \$50,000 – per Covered Person who is less than 9 years of age;
- 2) \$35,000 – per Covered Person who is at least 9 years of age and less than 13 years of age; and
- 3) \$25,000 – per Covered Person who is at least 13 of age and less than 15 years of age.

### **Cranial Disorders Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for Medically Necessary orthodontic processes and appliances for the treatment of craniofacial disorders for Insured Persons 18 years of age or younger. To be covered, the processes and appliances must be prescribed by a craniofacial team recognized by the American Cleft Palate-Craniofacial Association.

**Exclusion:** Cosmetic surgery is not covered under this benefit.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

### **Dental Services Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for general anesthesia, nursing and related Hospital services provided in conjunction with Inpatient, Outpatient or one-day dental services for a Covered Person if:

- 1) the anesthesia, nursing and related Hospital services are deemed Medically Necessary by the treating dentist or oral surgeon and the Covered Person's primary care Physician in accordance with the health insurance policy's requirements for prior authorization of services; and
- 2) the Covered Person is either:
  - a) determined by a licensed dentist, in conjunction with a Physician who specializes in primary care to have a dental condition of significant dental complexity that it requires certain dental condition procedures to be performed in a Hospital; or
  - b) a person who has a developmental disability, as determined by a Physician who specializes in primary care, which places the person at serious risk.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

### **Accidental Ingestion of a Controlled Substance Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for emergency medical care arising from accidental ingestion or consumption of a controlled drug.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part Benefits. However, benefits are limited as stated below:

- 1) in the case of benefits based upon Confinement as an Inpatient in a Hospital, whether or not operated by the state, 30 days per Calendar Year; and
- 2) for covered expenses Incurred while other than an Inpatient in a Hospital, up to a maximum of \$500.00 per Calendar Year.

### **Hypodermic Needles or Syringes Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for hypodermic needles or syringes prescribed by a prescribing practitioner for the purpose of administering medications for medical conditions, if such medications are covered under The Policy.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits.

### **Amino Acid Modified Preparations and Low Protein Modified Food Products Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for:

- 1) amino acid modified preparations; and
- 2) low protein modified food products;

for the treatment of inherited metabolic diseases, including cystic fibrosis.

To be covered, the amino acid modified preparations or low protein modified food products must be:

- 1) prescribed for the therapeutic treatment of inherited metabolic diseases; and
- 2) administered under the direction of a Physician.

Coverage includes specialized formulas when:

- 1) Medically Necessary for the treatment of a Sickness or condition; and
- 2) administered under the direction of a Physician.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits.

### **Diabetes Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for laboratory and diagnostic tests for treatment of:

- 1) insulin-dependent diabetes;
- 2) insulin-using diabetes;
- 3) gestational diabetes; and
- 4) non-insulin-using diabetes.

Coverage includes Medically Necessary:

- 1) equipment, in accordance with the Covered Person's treatment plan; and
- 2) drugs and supplies prescribed by a prescribing practitioner.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits.

## **Outpatient Self-Management Training for Treatment of Diabetes Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for outpatient self-management training of a Covered Person for the treatment of:

- 1) insulin-dependent diabetes;
- 2) insulin-using diabetes;
- 3) gestational diabetes; and
- 4) non-insulin-using diabetes;

if the training is prescribed by a licensed health care professional who has appropriate state licensing authority to prescribe such training.

Coverage is provided for:

- 1) initial training visits provided to a Covered Person, after he or she is initially diagnosed with diabetes, that are Medically Necessary for the care and management of diabetes, including, but not limited to counseling in nutrition and the proper use of equipment and supplies for the treatment of diabetes, totaling a maximum of 19 hours;
- 2) training and education that is Medically Necessary as a result of a subsequent diagnosis by a Physician of a significant change in the Covered Person's symptoms or condition which requires modification of his or her program of self-management of diabetes, totaling a maximum of 4 hours; and
- 3) training and education that is Medically Necessary because of development in new techniques and treatment for diabetes, totaling a maximum of 4 hours.

Outpatient self-management training includes, but is not limited to, education. Education must be provided by a certified, registered or licensed health care professional:

- 1) trained in the care and management of diabetes; and
- 2) authorized to provide such care within the scope of the professional's practice.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits.

## **Prostate Cancer Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for:

- 1) laboratory and diagnostic tests, including, but not limited to, prostate specific antigen (PSA) tests, to screen for prostate cancer for men:
  - a) who are symptomatic; or
  - b) whose biological father or brother has been diagnosed with prostate cancer; and
  - c) for all men 50 years of age or older; and
- 2) treatment of prostate cancer, if Medically Necessary and in accordance with guidelines established by the:
  - a) National Comprehensive Cancer Network;
  - b) American Cancer Society; or
  - c) American Society of Clinical Oncology.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

## **Colorectal Cancer Screening Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for colorectal cancer screening, including, but not limited to:

- 1) an annual fecal occult blood test;
- 2) colonoscopy;
- 3) flexible sigmoidoscopy; or
- 4) radiologic imaging;

in accordance with the recommendations established by the American Cancer Society, based on the ages, family histories and frequencies provided in the recommendations.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits. However:

- 1) no Deductible applies for a procedure that a Physician initially undertakes as a screening colonoscopy or a screening sigmoidoscopy; and
- 2) no Coinsurance, Copayment, Deductible or Out-of-Pocket Expense Maximum applies for any additional colonoscopy ordered in a Calendar Year by a Physician.

### **Lyme Disease Treatment Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for the treatment of Lyme Disease. Benefits are payable for up to:

- 1) 30 days of intravenous antibiotic therapy; and
- 2) 60 days of oral antibiotic therapy.

Further treatment is covered if recommended by a board certified:

- 1) rheumatologist;
- 2) infectious disease specialist; or
- 3) licensed neurologist.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits.

### **Pain Treatment Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for:

- 1) access to a Pain Management Specialist; and
- 2) Pain treatment ordered by such specialist who may include all means Medically Necessary for the diagnosis and development of a treatment plan for the Covered Person. The treatment plan could include the use of necessary medications and procedures.

**Exclusion:** Prescription drugs are not covered under The Policy.

**Pain** means a sensation in which a person experiences severe discomfort, distress or suffering due to provocation of sensory nerves.

**Pain Management Specialist** means a Physician who is:

- 1) credentialed by the American Academy of Pain Management; or
- 2) a board-certified:
  - a) anesthesiologist;
  - b) neurologist;
  - c) oncologist;
  - d) physiatrist; or
  - e) radiation oncologist;with additional training in pain management.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

### **Ostomy Appliances and Supplies Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for Medically Necessary appliances and supplies relating to an Ostomy including, but not limited to:

- 1) collection devices;
- 2) irrigation equipment and supplies; and
- 3) skin barriers and skin protectors.

**Ostomy** means:

- 1) colostomy;
- 2) ileostomy; and
- 3) urostomy.

**Limitation:** Coverage is limited to \$2,500 per Calendar Year per Covered Person.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits. However, payments under this benefit are not applied to any maximums for Durable Medical Equipment otherwise covered under The Policy.

### **Epidermolysis Bullosa Treatment Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for wound-care supplies that are:

- 1) Medically Necessary for the treatment of epidermolysis bullosa; and
- 2) administered under the direction of a Physician.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits.

### **Antigen Testing Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for human leukocyte antigen testing, also referred to as histocompatibility locus antigen testing, for A, B and DR antigens for utilization in bone marrow transplantation.

To be covered:

- 1) the testing must be performed in a facility:
  - a) accredited by the American Society for Histocompatibility and Immunogenetics, or its successor; and
  - b) certified under the Clinical Laboratory Improvement Act; and
- 2) at the time of the testing the Covered Person must complete and sign an informed consent form that also authorizes the results of the test to be used for participation in the National Marrow Donor Program.

**Limitation:** The Policy limits coverage under this benefit to a lifetime maximum benefit of one testing.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits. However, any Copayment for such testing is limited per Calendar Year to 25% of the cost of testing.

### **Comprehensive Rehabilitation Services Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for the following:

- 1) Physician services, physical and occupational therapy, nursing care, psychological and audiological services and speech therapy provided by health care professionals who are licensed by the appropriate state licensing authority to perform such services;
- 2) social services by a social worker holding a master's degree from an accredited school of social work;
- 3) respiratory therapy by a certified respiratory therapist;
- 4) prescription drugs and medicines which cannot be self-administered;
- 5) prosthetic and orthotic devices, including the testing, fitting or instruction in the use of such devices;
- 6) other supplies or services prescribed by a Physician for the rehabilitation of a Covered Person and ordinarily furnished by a comprehensive rehabilitation facility.

To be covered services must be:

- 1) provided in a Comprehensive Rehabilitation Facility pursuant to a plan of care approved in writing by a Physician; and
- 2) reviewed by the Physician at least every 30 days to determine continuation of services is Medically Necessary for the rehabilitation of the Covered Person.

**Comprehensive Rehabilitation Facility** means a facility which is:

- 1) primarily engaged in providing diagnostic, therapeutic and restorative services through licensed health care professionals to injured, ill or disabled individuals solely on an Outpatient basis; and
- 2) accredited for the provision of services by the Commission on Accreditation for Rehabilitation Facilities or the Professional Services Board of the American Speech-Language-Hearing Association.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits.

### **Mastectomy or Lymph Node Dissection Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for:

- 1) at least 48 hours of Inpatient care following a mastectomy or lymph node dissection; and
- 2) a longer period of Inpatient care if recommended by the Covered Person's treating Physician after conferring with him or her.

Outpatient surgery or shorter Inpatient care is allowable if the Covered Person's treating Physician recommends the Outpatient surgery or shorter Inpatient care after conferring with him or her.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

### **Medical Complications of Alcoholism Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for Medical Complications of Alcoholism pursuant to diagnosis or recommendation by a Physician.

**Medical Complications of Alcoholism** means such Sicknesses as:

- 1) cirrhosis of the liver;
- 2) gastrointestinal bleeding;
- 3) pneumonia; and
- 4) delirium tremens.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

### **Surgical Removal of Tumors and Treatment of Leukemia/Reconstructive Breast Surgery Benefit**

To the extent not covered by Medicare, The Policy covers expenses Incurred for treatment of leukemia, including:

- 1) outpatient chemotherapy;
- 2) reconstructive surgery;
- 3) any nondental prosthesis, including any maxillofacial prosthesis used to replace anatomic structures lost during treatment for head and neck tumors or additional appliances essential for the support of such prosthesis;
- 4) outpatient chemotherapy following surgical procedures in connection with the treatment of tumors;
- 5) removal of any breast implant which was implanted on or before July 1, 1994, without regard to the purpose of such implantation, if removal is determined to be Medically Necessary; and
- 6) a wig if prescribed by a licensed oncologist for a Covered Person who suffers hair loss as a result of chemotherapy;
- 7) reasonable cost of reconstructive surgery on:
  - a) each breast on which a mastectomy has been performed; and
  - b) a non-diseased breast to produce a symmetrical appearance.

Reconstructive surgery includes, but is not limited to:

- a) augmentation mammoplasty;
- b) reduction mammoplasty; and
- c) mastopexy.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part B Benefits. However, the maximum payable under this benefit per Calendar Year is:

- 1) up to \$1,000 for the cost of removal of any breast implant;
- 2) up to \$500 for the surgical removal of tumors;
- 3) up to \$500 for reconstructive surgery;
- 4) up to \$500 for outpatient chemotherapy;
- 5) up to \$300 for prosthesis, except that for purposes of the surgical removal of breasts due to tumors the yearly benefit for prosthesis shall be up to \$300 for each breast removed; and
- 6) up to \$350 for a wig.

### **Connecticut Mobile Field Hospital Benefit**

To the extent not covered by Medicare, The Policy covers expenses incurred for isolation care and emergency services provided by Connecticut's mobile field hospital. The rates paid by The Policy for this benefit are equal to the rates paid under the Medicaid program, as determined by the Connecticut Department of Social Services.

This benefit is paid subject to the conditions, terms, limitations and exclusions otherwise applicable to The Policy's Medicare Part A and Medicare Part B Benefits.

In all other respects the Certificate remains the same.

Signed for Hartford Life and Accident Insurance Company

The image shows two handwritten signatures. The signature on the left is "Kevin Barnett" and the signature on the right is "Michael J. Fish".

**Kevin Barnett, Secretary**

**Michael J. Fish, Head of Group Benefits**

**The Plan Described in this Booklet  
is Insured by the**

**Hartford Life and Accident Insurance Company  
Hartford, Connecticut  
Member of The Hartford Insurance Group**