

STANDARD - A	LEVEL A Maximum	LEVEL B Maximum	LEVEL C Maximum
<p>ANNUAL CANCER SCREENING BENEFIT RIDER (form L-6041)</p> <p>A. Basic Benefit We will pay the expense incurred, but not to exceed the maximum benefit amount shown on the Policy Schedule, once per calendar year per Insured Person for screening tests performed to determine whether Cancer exists in an Insured Person. Covered annual Cancer screening tests include but are not limited to: mammogram, pap smear, breast ultrasound, ThinPrep, biopsy, chest x-ray, thermography, colonoscopy, flexible sigmoidoscopy, hemocult stool specimen, PSA (blood test for prostate cancer), CEA (blood tests for colon cancer), CA125 (blood test for ovarian cancer), CA15-3 (blood test for breast cancer), serum protein electrophoresis (blood test for myeloma).</p> <p>B. Additional Benefit. We will pay the expense incurred, but not to exceed two times the maximum benefit amount per calendar year as shown on the Policy Schedule, for one additional invasive diagnostic procedure required as the result of an abnormal cancer screening test for which benefits are payable under the Basic Benefit above for an Insured Person. This additional benefit is payable regardless of the results of the additional diagnostic procedure. However, the amount payable will be reduced dollar for dollar for any amount payable under the Positive Diagnosis Benefit contained in the base policy.</p>	<p>\$75</p> <p>Per Calendar Year</p> <p>\$150</p> <p>Per Calendar Year</p>	<p>\$100</p> <p>Per Calendar Year</p> <p>\$200</p> <p>Per Calendar Year</p>	<p>\$100</p> <p>Per Calendar Year</p> <p>\$200</p> <p>Per Calendar Year</p>
<p>FIRST OCCURRENCE BENEFIT RIDER (form L-6043)</p> <p>If an Insured Person receives a positive diagnosis of Internal Cancer, We will pay the First Occurrence benefit amount shown on the Policy Schedule.</p> <p>If the Insured Person receiving the positive diagnosis of Internal Cancer Is a child under the age of 21, we will pay one and one-half times the First Occurrence benefit amount shown on the Policy Schedule.</p>	<p>\$2,000</p> <p>Once per Lifetime</p> <p>\$3,000</p> <p>Once per Lifetime</p>	<p>\$4,000</p> <p>Once per Lifetime</p> <p>\$6,000</p> <p>Once per Lifetime</p>	<p>\$5,000</p> <p>Once per Lifetime</p> <p>\$7,500</p> <p>Once per Lifetime</p>
<p>ANNUAL RADIATION, CHEMOTHERAPY, IMMUNOTHERAPY and EXPERIMENTAL TREATMENT BENEFIT RIDER (form L- 6045)</p> <p>We will pay the expense incurred, but not to exceed the maximum benefit amount shown on the Policy Schedule, per calendar year per Insured Person for Radiation Treatment, Chemotherapy, Hormonal Therapy, Immunotherapy or Experimental Treatment. The Radiation Treatment, Chemotherapy, Hormonal Therapy, Immunotherapy or Experimental Treatment must be for the treatment of an Insured Person's Cancer. The benefit amount shown on the Policy Schedule is the maximum calendar year benefit available per Insured Person regardless of the number or types of Cancer treatments received in the same year.</p>	<p>\$10,000</p> <p>Per Calendar Year</p>	<p>\$15,000</p> <p>Per Calendar Year</p>	<p>\$20,000</p> <p>Per Calendar Year</p>
<p>SURGICAL BENEFIT RIDER (form L-6048)</p> <p>Surgical Expense We will pay the Surgical Expense benefit for a surgical procedure for the treatment of an Insured Person's Cancer (except Skin Cancer) according to the Surgical Schedule shown in this rider. However, in no event will the amount payable exceed the maximum Surgical Expense benefit shown on the Policy Schedule, nor will it exceed the expense incurred.</p> <p>Anesthesia Expense We will pay the anesthesia expense incurred, not to exceed 25% of the covered Surgical Expense benefit for the operation performed. This includes the services of an anesthesiologist or of an anesthetist under supervision of a physician for the purpose of administering anesthesia.</p> <p>Breast Reconstruction with transverse rectus abdominis myocutaneous flap (TRAM), single pedicle, including closure of donor site, with microvascular anastomosis (supercharging) is one of the surgical procedures listed in the Surgical Schedule. If this procedure is performed on an Insured Person as the result of a mastectomy for the treatment of Breast Cancer, We will pay the expense incurred not to exceed \$900 per \$1,000 of the Surgical Benefit issued.</p> <p>Skin Cancer Surgery Expense We will pay the expense incurred, not to exceed the procedure amount listed in this rider (\$125 to \$750 depending on the procedure) when a surgical operation is performed on an Insured Person for treatment of a diagnosed Skin Cancer. This benefit is payable in lieu of any benefits for Surgical Expense and Anesthesia Expense which are not applicable to Skin Cancer</p>	<p>\$3,000</p> <p>Procedure Maximum</p> <p>\$750</p> <p>Procedure Maximum</p> <p>\$2,700</p> <p>Procedure Maximum</p> <p>Per Procedure</p>	<p>\$3,000</p> <p>Procedure Maximum</p> <p>\$750</p> <p>Procedure Maximum</p> <p>\$2,700</p> <p>Procedure Maximum</p> <p>Per Procedure</p>	<p>\$3,000</p> <p>Procedure Maximum</p> <p>\$750</p> <p>Procedure Maximum</p> <p>\$2,700</p> <p>Procedure Maximum</p> <p>Per Procedure</p>

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<p>DAILY HOSPITAL CONFINEMENT BENEFIT RIDER (form L-6042)</p> <p>Confinements of 30 Days or Less We will pay the Daily Hospital Confinement benefit amount shown on the Policy Schedule for each of the first 30 days in each period of hospital confinement during which an Insured Person is confined to a hospital, including a government or charity hospital, for the treatment of Cancer.</p> <p>Confinements of 31 Days or More If an Insured Person is continuously confined to a hospital, including a government or charity hospital, for longer than 30 consecutive days for the treatment of Cancer, We will pay two times the Daily Hospital Confinement benefit amount shown on the Policy Schedule. This benefit payment will begin on the 31st continuous day of such confinement and continue for each day of confinement until the Insured Person is discharged from the Hospital.</p> <p>Benefits for an Insured Dependent Child under Age 21 The amount payable under this benefit will be double the Daily Hospital Confinement benefit shown on the Policy Schedule if the Insured Person so confined is a dependent child under the age of 21.</p>	<p>\$200 Per Day</p> <p>\$400 Per Day</p> <p>\$400/ \$800 Per Day</p>	<p>\$300 Per Day</p> <p>\$600 Per Day</p> <p>\$600/ \$1,200 Per Day</p>	<p>\$400 Per Day</p> <p>\$800 Per Day</p> <p>\$800/ \$1,600 Per Day</p>

**YOU ALSO MAY CHOOSE THE OPTIONAL
FIRST OCCURRENCE BUILDING BENEFIT RIDER (form L-6044)**

If this rider is issued and while coverage remains in force, on the day following each Policy Anniversary, **the First Occurrence Benefit** amount shown on the Policy Schedule **will be increased for each Insured Person by \$100 for each unit of coverage** that is purchased. Benefits under this rider will be paid under the same terms and conditions as the First Occurrence Benefit Rider.

You may select 1 Unit (\$100), 2 Units (\$200), 3 Units (\$300), 4 Units (\$400), 5 Units (\$500), or 6 Units (\$600).

The First Occurrence Benefit will cease to increase for an Insured Person on the day following the first Policy Anniversary after the Insured Person's 65th birthday or on the date of a positive diagnosis of Internal Cancer, whichever occurs first. However, regardless of the age of the Insured Person on the effective date of this rider, this benefit will accrue for a period of at least five years unless Internal Cancer is diagnosed prior to the fifth year of coverage.

This page is an Insert to be used ONLY with Brochure Form L-6040-AD (2/07). If you do not have this Brochure, ask that your agent provide one for you. All exclusions, limitations, definitions and terms of renewability of the Limited Benefit Cancer Expense Policy (form L-6040) apply to these riders. THESE ARE CANCER ONLY RIDERS.