UNITED STATES LIFE Surgical Schedule for CIA Tier 6

Surgical Benefits – Applicable to Covered Persons who are under age 65: If an Insured Person undergoes a surgical procedure for treatment of Sickness or if an Insured Person suffers an Injury that requires him or her to undergo a surgical procedure, We will pay the Surgical Benefit shown in the Schedule of Benefits when a charge is incurred for such surgery. The most We will pay for all surgical procedures performed in a calendar year for a Covered Person is $20,000. If more than one surgical procedure is performed through the same operational field, We will only pay benefits for the procedure for which the higher benefit is payable. If a Covered Person receives a surgical procedure that is not listed in the Surgical Schedule, We will pay according to the Surgical Schedule for the most comparable surgical procedure. The surgical procedure may be performed in a Hospital, an ambulatory surgical center, or a Doctor's office, whichever is consistent with practices prevailing in the area for the surgical procedure.

G-19001-S

SURGICAL SCHEDULE			
PROCEDURE	**Amount**	**PROCEDURE**	**Amount**
BRAIN & NERVE		**BONES & JOINTS (continued)**	
Craniotomy for drainage of brain abscess	$3,000	Fracture of wrist (Colles), simple, closed reduction	$600
Excision of brain tumor, sub-occipital	$6,000	Fracture of wrist (Colles), simple, open reduction	$1,600
Laminectomy, for lesion of spinal cord	$4,000	Fracture of finger or thumb, simple, closed reduction	$300
Laminectomy, for removal of intervertebral discs	$3,600	Fracture of finger or thumb, simple open reduction	$800
Plastic operation on skull with bone graft or metal or plastic plate	$4,000	Fracture of ankle (Potts), simple, closed reduction	$1,000
Spinal puncture, lumbar (independent procedure)	$80	Fracture of ankle (Potts), simple, open reduction	$2,000
Sympathectomy, lumbar, unilateral	$2,200	Fracture of toe, simple, closed reduction	$200
Sympathectomy, lumbar, bilateral	$3,000	Fracture of great toe, open reduction	$600
BREAST		Fracture of other toes, open reduction	$480
Excision biopsy of breast	$600	Fracture of joint for aspiration	$80
Excision of cyst, tumor or part of breast	$600	Spinal fusion cervical region, posterior technique	$3,600
Simple removal of breast	$1,200	**EAR**	
Radical removal of breast	$2,800	Fenestration of semicircular canals	$4,000
BONES & JOINTS		Revision of fenestration operation	$2,400
Dislocation of hip, simple, closed reduction	$800	Stapes Mobilization	$2,800
Dislocation of hip, simple, open reduction	$2,400	**CARDIOVASCULAR SYSTEM**	
Dislocation of knee, closed reduction	$800	Aortic or mitral, valvuloplasty for stenosis or insufficiency (open)	$8,000
Dislocation of knee, simple, open reduction	$2,400	Aortic or mitral replacement (open)	$8,000
Dislocation of shoulder, simple closed reduction with anesthesia	$200	Ligation of femoral vein	$1,000
Excision of cyst, tumor or growth, large bones	$1,600	Ligation and division of common iliac vein	$2,000
Excision of cyst, tumor or growth, small bones	$1,000	Repair of heart valve, aortic valvotomy (commissurotomy), closed	$6,000
Fracture of collarbone, simple, closed reduction	$600	Repair of heart valve, mitral valvotomy (commissurotomy) closed	$5,600
Fracture of collarbone, simple, open reduction	$1,600	Varicose veins-Ligation/division of long saphenous vein at saphenofemoral junction	$800
Fracture of forearm, one bone, simple closed reduction	$800	Varicose veins-Ligation/division & complete tripping of long or short saphenous veins, unilateral	$1,200
Fracture of forearm, one bone, simple, open reduction	$1,600	Varicose veins-Ligation/division & complete tripping of long and short saphenous veins, unilateral	$1,600
Fracture of forearm, both bones, simple closed reduction	$1,000	**DIGESTIVE SYSTEM**	
Fracture of forearm, both bones, simple, open reduction	$2,000	Excision of hemorrhoids, external, complete	$800

SURGICAL SCHEDULE (continued)			
PROCEDURE	**Amount**	**PROCEDURE**	**Amount**
DIGESTIVE SYSTEM (continued)		**MALE GENITAL SYSTEM (continued)**	
Excision of hemorrhoids, internal and external	$1,200	Resection of prostate, perineal, radical	$4,000
Excision of hemorrhoids, with excision of fistula	$1,600	Resection of prostate, transurethral, including control at post-operative bleeding, complete	$3,200
Excision of hemorrhoids, with excision of fissure	$1,200	**MUSCLES AND TENDONS**	
Excision of rectal fissure, with or without sphincterotomy	$800	Excision of Baker's cyst (synovial cyst of popliteal space)	$1,200
Excision of rectum, complete, combined abdominoperineal, one or two stages	$4,000	Excision of ganglion, wrist	$600
Excision of stomach ulcer or benign tumor	$2,400	Lengthening or shortening of tendon	$1,200
Incision of rectal fistula, superficial	$400	**RESPIRATORY SYSTEM**	
Removal of appendix	$1,600	Antrotomy, intranasal, unilateral	$600
Removal of stomach, subtotal, with vagotomy	$3,200	Antrotomy, intranasal, bilateral	$1,000
Removal of stomach, subtotal, without vagotomy	$3,600	Antrotomy, radical (Caldwell-Luc), unilateral	$2,000
Resection of small intestine, with anastomosis	$2,800	Antrum puncture, maxillary sinus, unilateral	$80
Resection of large intestine, in two stages, including first state colostomy	$4,000	Bronchoscopy diagnostic	$600
Removal of gall bladder	$2,000	Bronchoscopy diagnostic, with removal of foreign body	$1,000
Removal of gall bladder with open exploration of common duct	$2,800	Excision of nasal polyp, single or multiple, unilateral or bilateral	$800
Repair of inguinal hernia, unilateral, with excision of hydrocele	$1,600	Removal of lung	$4,000
Repair of femoral hernia, unilateral	$1,400	Submucus resection, classic, Nasal Septum	$1,200
EYE		Thoracotomy, exploratory, including control or hemorrhage and/or repair of lung fistual	$3,000
Excision of pterygium	$1,000	**SKIN & SUBCUTANEOUS TISSUE**	
Extraction of lens for cataracts, unilateral	$3,200	Drainage of boil, carbuncle, or subcutaneous abscess	$80
Eye muscle operation, one or more muscles, one or both eyes, single stage	$2,400	Excision of pilonidal cyst or sinus	$1,200
Eye muscle transplant	$2,800	Suture of small wound (up to 2 ½ inches)	$80
Needing of lens for cataracts, initial	$800	**THYROID**	
Needing of lens for cataracts, subsequent	$400	Excision of small cyst or tumor of thyroid	$1,600
Reattachment of retina, electrocoagulation, initial	$4,000	Resection of thyroid, total or complete	$2,800
Removal of foreign body from surface of cornea	$80	Resection of thyroid, subtotal or partial	$2,400
FEMALE GENITAL SYSTEM		Thyroidectomy, total or subtotal, for malignancy with radical neck dissection	$4,000
Biopsy of cervix or endometrium (independent procedure)	$120	**TONSILS AND ADENOIDS**	
Biopsy of ovary, unilateral or bilateral (independent procedure)	$1,800	Removal of tonsils, with or without adenoids, under age 18	$600
Excision of lesion of cervix	$120	Removal of tonsils, with or without adenoids, age 18 years or over	$800
Repair of cystocele and rectocele	$2,000	Removal of adenoids (independent procedure)	$400
Repair of cystocele (independent procedure)	$1,400	**URINARY SYSTEM**	
Repair of rectocele (independent procedure)	$1,200	Cystoscopy diagnostic	$320
Removal of ovary, unilateral or bilateral (independent procedure)	$1,800	Cystoscopy, diagnostic, with ureteral catheterization	$600
Total hysterectomy (corpus and cervix)	$2,400	Cystoscopy, diagnostic with biopsy	$400
Vaginal hysterectomy, with or without pelvic floor repair	$2,800	Cystoscopy, diagnostic, with biopsy and fulguration of small bladder tumor	$1,000
Dilation and curettage or uterus (independent procedure)	$600	Cystoscopy, diagnostic, with removal of stone from ureter	$1,200
MALE GENITAL SYSTEM		Removal of kidney	$3,200
Circumcision, newborn	$120	Resection of bladder neck, transurethral, female	$2,000
Excision of variococele (independent procedure (unilateral)	$1,200	Resection of bladder tumor, transurethral, large	$3,200
Excision of varicocele, unilateral, with hernia repair	$1,600		
Repair of hydrocele, unilateral	$800		
Resection of prostate, perineal, subtotal	$3,200		