

United States Life Insurance Benefits

The following limited benefit insurance is under the Group Accidental Death and Dismemberment and Medical Care Insurance policy and is an added benefit of your membership featuring:

» **Inpatient/Outpatient Surgical Benefits through United States Life****

- Amount payable for each surgical procedure is provided in the surgical schedule and ranges from \$80 to \$8,000 per procedure to the total maximum amount of \$20,000 per person per Calendar Year. (See examples below for common procedures.) For complete Surgical Schedule please visit www.consumer-association.org.

SURGICAL PROCEDURE	COVERAGE AMOUNT
Breast Biopsy	\$600
Closed reduction dislocated knee	\$800
Repair of heart valve, mitril valvotomy closed	\$5,600
Removal of appendix	\$1,600
Total hysterectomy	\$2,400

United States Life Surgical Benefit

General Exclusions: We will not pay benefits for any loss or Injury that is caused by, results from, or is contributed to by:

1. Intentionally self-inflicted Injury, suicide or attempted suicide, while sane.
2. War or any act of war, whether declared or not.
3. Active participation in a riot or insurrection.
4. Service in the military, naval or air service of any country, or international organization.
5. Piloting or serving as a crewmember or riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.
6. Work related injuries covered under Worker's Compensation, Employer's Liability Laws, or similar occupational benefits
7. Medical mishap or negligence, including malpractice
8. While traveling outside the United States, Canada, Mexico, or any United States possessions, except for a Medical Emergency.
9. Treatment provided in a governmental hospital, benefits provided under a government program (except Medicaid or Medicare), and any other services for which no charge is normally made in the absence of insurance.
10. Treatment by an Immediate Family member or a member of the Covered Person's household.
11. Alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a Doctor.
12. Cosmetic care, except for Medically Necessary reconstructive plastic surgery. Reconstructive plastic surgery is defined as:
 - a. Surgery to restore normal bodily functions; or
 - b. Surgery to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect; or
 - c. Breast reconstruction following a mastectomy.
13. Dental treatment, except for Injury to sound, natural teeth.
14. Hernia, adenoids, tonsils, varicose veins, appendix, disorder of the reproductive organs, voluntary abortion, or elective sterilization within 6 months after the Covered Person's effective date of insurance.
15. Rest care, convalescent care, or rehabilitative care.
16. Treatment of Mental or Nervous Disorders.

In addition to the General Exclusions, we will not pay benefits for Injury or death to which a contributing cause is:

1. The Covered Person's violation or attempt to violate any duly-enacted law, or the commission or attempt to commit an assault or a felony, or that occurs while the Insured is engaged in an illegal activity or occupation.
2. Injury from an Accident where the Covered Person's intoxication would be considered a contributing cause to the Accident. Intoxication is determined according to the laws and/or regulations of the jurisdiction in which the Accident occurred. It will be considered a contributing cause if:
3. An investigation into the cause of the Accident by a police department or other government body makes such determination; or
4. It meets a "prudent and reasonable" test. "Prudent and reasonable" means that a review of the circumstances of the Accident by an ordinarily prudent person would find that the most reasonable interpretation of the facts indicate that intoxication was a causal factor.
5. Loss for which the Covered Person would not be responsible in the absence of this Coverage.



***All benefits provided by this insurance are subject to the terms, definitions, conditions, exclusions and limitations, of the group policy. To obtain more information about this insurance, please ask to speak to a licensed agent. All members of this program are enrolled into the Consumers Independent Association to be eligible to receive these benefits. The insurance benefits are underwritten by The United States Life Insurance Company in the City of New York (United States Life), a member company of American International Group, Inc¹ under Group AD&D & Medical Care Insurance Policy (Form #G-19000) issued to Consumers Independent Association. Coverage is not provided for loss due to a pre-existing condition for 12 months from the Covered Person's effective membership date. Coverage is not provided for members over the age of 64.*

¹The underwriting risks, financial obligations and support functions associated with the products issued by The United States Life Insurance Company in the City of New York are its responsibility. The United States Life Insurance Company in the City of New York is responsible for its own financial condition and contractual obligations.

THIS IS NOT BASIC HEALTH INSURANCE. THIS OFFER INCLUDES DISCOUNTS AND/OR SERVICES PLUS ADDED LIMITED BENEFIT INDEMNITY INSURANCE. NONE OF THESE, INDIVIDUALLY OR IN COMBINATION ARE A SUBSTITUTE FOR BASIC HEALTH COVERAGE, MAJOR MEDICAL INSURANCE OR ANY OTHER MEDICAL EXPENSE REIMBURSEMENT INSURANCE PLAN.