

12697
CELINA ISD
OPTION OPTION 2 -
TX
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CELINA ISD
ATTN: FBS INC - STACIA WIRTH
2175 N. GLENVILLE DR
RICHARDSON, TX 75082



WELCOME

We would like to take this opportunity to welcome you to American Public Life and thank you for allowing us to serve your insurance needs.

American Public Life, rated A- (excellent) by A.M. Best, is domiciled in the State of Oklahoma with an administrative office in Jackson, Mississippi. The Company was founded in 1945, and in July 2000 was acquired by the American Fidelity Corporation and became a member of the American Fidelity Group. We are currently licensed to transact business in 49 States, the District of Columbia and Guam.

It is important that you read the enclosed policy and any amendments attached very carefully. American Public Life wants our customers to know and understand the coverage that they have with our company.

A considerable amount of information and material can also be found on our web site at www.ampublic.com. We are continually updating this website with your value added features that you will find useful such as online claim forms and request forms for policy changes. We are also continuing development on our secured access On-Line Service Center with features such as electronic billing statements for ease of reconciliation.

We appreciate your business and look forward to serving your insurance needs.

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call American Public Life Insurance Company's toll-free telephone number for information or to make a complaint at:

1-800-256-8606

You may also write to American Public Life Insurance Company at:

2305 Lakeland Drive
Flowood, MS
39232

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights, or complaints at:

1-800-252-3439

You may write the Texas Department of Insurance:

P. O. Box 149104
Austin, TX 78714-9104
Fax: (512) 490-1007
Web: www.tdi.texas.gov
Email: ConsumerProtection@tdi.texas.gov

PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your premium or about a claim, you should contact the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY:

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener información o para presentar una queja:

Usted puede llamar al número de teléfono gratuito de American Public Life Insurance Company's para obtener información o para presentar una queja al:

1-800-256-8606

Usted también puede escribir a American Public Life Insurance Company:

2305 Lakeland Drive
Flowood, MS
39232

Usted puede comunicarse con el Departamento de Seguros de Texas para obtener información sobre compañías, coberturas, derechos, o quejas al:

1-800-252-3439

Usted puede escribir al Departamento de Seguros de Texas a:

P. O. Box 149104
Austin, TX 78714-9104
Fax: (512) 490-1007
Sitio web: www.tdi.texas.gov
Email: ConsumerProtection@tdi.texas.gov

DISPUTAS POR PRIMAS DE SEGUROS O RECLAMACIONES:

Si tiene una disputa relacionada con su prima de seguro o con una reclamación, usted debe comunicarse con la compañía primero. Si la disputa no es resuelta, usted puede comunicarse con el Departamento de Seguros de Texas.

ADJUNTE ESTE AVISO A SU PÒLIZA: Este aviso es solamente para propósitos informativos y no se convierte en parte o en condición del documento adjunto.



FOR INQUIRIES OR TO OBTAIN INFORMATION, PLEASE CONTACT:

2305 Lakeland Drive, Flowood, Mississippi 39232 • Toll Free (800) 256-8606

LIMITED BENEFIT SPECIFIED DISEASE CANCER INSURANCE POLICY

**THE BASE POLICY PROVIDES LIMITED CANCER TREATMENT
BENEFITS, READ IT CAREFULLY.**

POLICYHOLDER: CELINA ISD
ADDRESS: ATTN: FBS INC - STACIA WIRTH 2175 N. GLENVILLE DR RICHARDSON TX 7
GROUP POLICY NUMBER: 12697 **POLICY EFFECTIVE DATE:** 09-01-2015
ISSUE DATE: 05-28-2024 **POLICY ANNIVERSARY DATE:** 09-01-2016

In this Policy, "you" or "your" refer to the Insured shown in the Certificate Schedule. "We," "our," "us," or "Company" refer to American Public Life Insurance Company.

CONSIDERATION: This is a legal contract between the Policyholder and us. The provisions of this and the following pages and the application are each part of this Policy. This Policy is issued in return for the application and payment of the first premium. The Policy Effective Date is the date the first premium is due and is the date from which Policy years, premium due dates, and Policy anniversaries will be determined. Dates begin and end at 12:01 a.m. Standard Time at the address of the Policyholder.

WHEN A PERSON BECOMES INSURED: Each eligible person shall become insured on the later of the Certificate Effective Date or the Covered Person's Effective Date. The Certificate will describe the insurance and will also state the benefits available.

PREMIUM PAYMENTS: The premium must be paid on or before its due date. A due date is the first day following the end of the premium term for which the preceding premium was paid.

OPTIONALLY RENEWABLE: This Policy is optionally renewable. The Policyholder or we have the right to terminate the Policy on any premium due date after the first anniversary following the Policy Effective Date. We must give at least 60 days written notice to the Policyholder prior to Cancellation.

Signed for American Public Life Insurance Company.

Secretary

Vice President, Chief Operation Officer

Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information or knowingly presents false information in an application for insurance may be guilty of insurance fraud.

THIS POLICY PROVIDES LIMITED BENEFITS. ALL BENEFITS ARE PAYABLE DIRECTLY TO THE INSURED. THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. IF THE INSURED IS ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM US. THIS COVERAGE IS NOT APPROPRIATE FOR ANY PERSON WHO IS ELIGIBLE FOR MEDICAID.

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYEE LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

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SECTION 2 – POLICY SCHEDULE

Policyholder:	CELINA ISD	Pre-Existing Condition Period:	12 Months
Policy Effective Date:	09-01-2015	Pre-Existing Condition Exclusion Period:	12 Months
Policy Number:	12697	Waiting Period:	30 Days

CANCER PLAN DESCRIPTION

CANCER PLAN OPTION 2:

Limited Benefit Specified Disease Cancer Policy
Internal Cancer First Occurrence Benefit Rider
Heart Attack/Stroke First Occurrence Benefit Rider

THIS SCHEDULE REFLECTS REVISIONS TO YOUR POLICY EFFECTIVE 09-01-2015.

SECTION 3 - DEFINITIONS

ACTIVELY AT WORK means the Insured is performing in the usual manner all of the regular duties of his or her employment:

1. as an employee, independent contractor or self-employed person; and
2. at one of the places of business where he or she normally does such duties or at some location to which his or her employer sends him or her; and
3. on a Full-Time basis.

Actively At Work will include a day which is not a scheduled work day only if the Insured would be able to perform in the usual manner all of the regular duties of his or her employment as if it were a scheduled work day.

ACTIVITIES OF DAILY LIVING (ADLs) mean the basic human functions required for the Covered Person to remain independent. Activities of Daily Living are as follows:

1. Bathing: Getting into or out of the tub or shower and otherwise washing the parts of the body;
2. Transferring: Moving between the bed and the chair, or the bed and a wheelchair;
3. Dressing: Putting on and taking off all necessary items of clothing, and/or medically necessary braces, and artificial limbs usually worn;
4. Toileting: Getting to and from the toilet; getting on and off the toilet; and performing associated personal hygiene; and
5. Eating: Performing all major tasks of getting food into the body.

ACTUAL CHARGE is the amount actually paid by or on behalf of the Covered Person and accepted by the provider for services provided.

CALENDAR YEAR is the period beginning on January 1 and ending on December 31 of the same year.

CANCER is a disease which is manifested by autonomous growth (malignancy) in which there is uncontrolled growth, function, or spread (local or distant) of cells in any part of the body. This includes Cancer in situ and malignant tumors. It does not include other conditions which may be considered precancerous or having malignant potential such as: leukoplakia; hyperplasia; polycythemia; actinic keratosis; myelodysplastic and non-malignant myeloproliferative disorders; aplastic anemia; atypia; non-malignant monoclonal gamopathy; carcinoid; or pre-malignant lesions, benign tumors or polyps.

Such Cancer must be positively diagnosed by a Physician certified by the American Board of Pathology or American Board of Osteopathic Pathology. Pathologic interpretation of the histology of skin lesions will be accepted from dermatologists certified by the American Board of Dermatopathology. Diagnosis must be made based on a microscopic examination of fixed tissue, or preparations from the hemic system (either during life or post-mortem). The pathologist establishing the diagnosis shall base his or her judgment solely on the criteria of malignancy as accepted by the American Board of Pathology or the Osteopathic Board of Pathology after a study of the histocytologic architecture or pattern of the suspect tumor, tissue and/or specimen.

Clinical diagnosis of Cancer will be accepted as evidence that Cancer exists in a Covered Person when a pathological diagnosis is medically inadvisable if: such medical evidence substantially documents the diagnosis of Cancer; and the Covered Person receives treatment for Cancer by a Physician. When the requisite diagnosis of Cancer can only be made post-mortem, benefits will be paid back to the date of terminal admission to the Hospital.

CERTIFICATE is the individual document issued to the Insured. It describes the coverage under this Policy.

CERTIFICATE EFFECTIVE DATE is the effective date of the individual Certificate issued to the Insured.

CERTIFICATE MONTH is that period of time beginning at 12:01 a.m. Standard Time on the same date of the month that the Insured's Certificate became effective, as shown on the Certificate Schedule and ending at 12:00 a.m. Standard Time on the same date the following month.

CERTIFICATE SCHEDULE means page 3 of the Certificate.

COMPANY (we, us or our) means American Public Life Insurance Company.

COVERED PERSON(S) is a person who is eligible for coverage under the Certificate and for whom coverage is in force (see Section 4 - Eligibility and Effective Date).

COVERED PERSON'S EFFECTIVE DATE means the date the Covered Person's coverage under the Certificate becomes effective. The Insured's effective date will be the same as the Certificate Effective Date (subject to Section 4 – Eligibility and Effective Date). The Insured's Eligible Dependents are eligible for insurance on the date the Insured becomes eligible for insurance or the date a person becomes an Eligible Dependent, whichever is later. The effective date of coverage for each Eligible Dependent will be the first of the month following our approval of the application and receipt of the first premium (see Newborn and Adopted Children provision).

DISABILITY (OR DISABLED) means the Insured is:

1. under the age of 65; and
2. unable to work at any job for which he or she is qualified by education, training, or experience; and
3. not working at any job for pay or benefits; and
4. under the care of a Physician for the treatment of Cancer;

or, the Insured is:

1. retired or age 65 or older; and
2. unable to perform two (2) or more ADLs, as defined in this policy, without the assistance of another person; and
3. under the care of a Physician for the treatment of Cancer.

ELIGIBLE DEPENDENTS, unless specifically named as excluded in any part of this contract, means:

1. the Insured's lawful spouse; and/or
2. the Insured's, and/or the Insured's spouse's, natural child, adopted child or stepchild who is under 26 years of age; or
3. any child, as outlined in #2 above, who becomes incapable of self-sustaining employment because of mental or physical incapacity while covered under the Certificate and prior to reaching the limiting age for dependent children. The child must be dependent on the Insured for support and maintenance. We must receive proof of incapacity within 31 days after coverage would otherwise terminate. Coverage will then continue as long as the Insured's insurance stays in force and the child remains incapacitated. Additional proof may be required from time to time but not more often than once a year after the two-year period following the child's attainment of the limiting age. The child's coverage will terminate at the earlier of the end of the Certificate Month in which the conditions cease or the date the Certificate terminates; or
4. any child under the age of 26 who is under the Insured's charge, care and control, and who has been placed in the Insured's home for adoption, or for whom the Insured is a party in a suit in which adoption of the child is sought; or
5. any child under the age of 26 for whom the Insured must provide medical support under an order issued under Chapter 154 of the Texas Family Code, or enforceable by a court in Texas; or
6. grandchildren under the age of 26 if those grandchildren are the Insured's dependents for federal income tax purposes at the time application for coverage of the grandchild is made.

EMERGENCY ROOM is a specified area within a Hospital that is designated for the emergency care of accidental injuries or sicknesses. This area must:

1. be staffed and equipped to handle trauma; and
2. be supervised and provide treatment by Physicians; and
3. provide care seven days a week, 24 hours a day.

EXPERIMENTAL TREATMENT means cancer treatment approved by the National Cancer Institute for experimental use on humans.

EVIDENCE OF INSURABILITY is a statement of the medical history for each person to be insured, which is used in determining if such person is eligible for coverage. Evidence of Insurability will be provided at such person's expense.

FULL-TIME is at least the minimum number of hours per week as defined in the Master Application.

HORMONE THERAPY means the use or manipulation of hormones, natural or synthetic, to prevent growth of malignancy.

HOSPITAL is a place that:

1. is licensed and operated pursuant to law; and
2. provides care and treatment for sick and injured persons on an Inpatient basis; and
3. provides facilities for medical, diagnostic and surgical care; (These facilities need not be at the Hospital. They may be elsewhere if there is a formal agreement for their use.) and
4. provides 24-hour nursing care by or under the supervision of a Nurse; and
5. is supervised by a staff of one or more Physicians; and
6. is accredited by the Joint Commission on the Accreditation of Hospitals; and
7. is not an institution, or part thereof, used as: a hospice unit, including any bed designated as a hospice or a swing bed; a convalescent home; a rest or nursing facility; a rehabilitative facility; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial care, educational care, or care or treatment for persons suffering from mental diseases or disorders, or care for the aged, or care for drug or alcohol addiction.

IMMEDIATE FAMILY is anyone who is related to the Covered Person by any degree of blood, marriage or operation of law. This includes the following relatives: parents, grandparents, brothers, sisters, children, grandchildren, aunts, uncles, cousins, nephews, nieces, in-laws, adopted relatives, and step-relatives.

INITIAL ENROLLMENT means one of the following periods during which the Full-Time employee and/or any Eligible Dependent may first apply in writing for coverage under the Certificate:

1. if the Full-Time employee, or Eligible Dependent is eligible for coverage on the Policy Effective Date, the defined period before the Policy Effective Date as set by us and the Policyholder; or
2. if the Full-Time employee, or Eligible Dependent becomes eligible for coverage after the Policy Effective Date, the period ending 31 days after the date the Insured is first eligible to apply for coverage.

INPATIENT means a Covered Person who is admitted as a resident patient to a Hospital for at least 18 consecutive hours, and is being charged for room and board facilities. This does not include a person who is confined in an observation unit or Emergency Room in a Hospital.

INSURED (you or your) is the person named as the Insured on the Certificate Schedule. To be eligible for coverage, the Insured must be a Full-Time employee of the Policyholder.

MASTER APPLICATION is the document signed by the Policyholder that contains the answers to our questions and are the Policyholder's representations, which we accepted in good faith as being true, complete and correct. The Master Application is the basis upon which we issued this Policy.

NURSE is any of the following who is not a member of the Insured's immediate family:

1. a licensed practical Nurse (L.P.N.);
 2. a licensed vocational Nurse (L.V.N.);
 3. a graduate registered Nurse (R.N.); or
- other designation as required by state law.

PHYSICIAN is a practitioner of the healing arts who is legally qualified and licensed to practice medicine, and is practicing within the scope of his or her license in the state where so licensed and renders treatment for which benefits are provided by the Certificate. The Physician must not be a member of the Covered Person's Immediate Family or anyone who normally resides with the Insured in his or her residence.

PLACEMENT (or PLACED) FOR ADOPTION, for purposes of the Certificate, means the assumption by the Insured of physical custody of the child to be adopted and the financial support and care of the child.

POLICY is the document issued to the Policyholder under which the Certificates are issued.

POLICY EFFECTIVE DATE is the date shown as the Policy Effective Date in the Policy Schedule.

POLICYHOLDER means the employer or contracting company who holds the Policy.

POLICY MONTH is that period of time beginning at 12:01 a.m. Standard Time on the same date of the month that the Policy became effective, as shown on the Policy Schedule page and ending at 12:00 a.m. Standard Time the following month on the same date.

POLICY SCHEDULE means page 3 of the Policy.

PRE-EXISTING CONDITION means a Specified Disease for which medical advice or treatment was recommended by or received from a member of the medical profession within the Pre-Existing Condition Period immediately preceding the Covered Person's Effective Date. The Pre-Existing Condition Period is shown on the Certificate Schedule.

RADIATION, CHEMOTHERAPY, or IMMUNOTHERAPY, as approved by the American Medical Association or the Federal Drug Administration, means:

1. radiation therapy (includes mega voltage radiation, electron beam radiation and superficial x-ray therapy, using either natural or artificially propagated radiation; interstitial or intracavity application of radium or radioisotopes in sealed sources; application of radium or radioisotopic plaques or molds; or the administration internally, interstitially or intracavitarily of radium or radioisotopes in nonsealed sources);
2. chemotherapy (including surgical chemotherapy implants; cancericidal chemical substances; and photosensitizing drugs used in correlation with photodynamic therapy).
3. Immunotherapy: monoclonal antibodies and colony stimulating factors used to repair, stimulate or enhance the immune system's natural anti-cancer function.

These therapies must be used for the purpose of modification or destruction of abnormal tissue or to enhance the immune system and not for diagnosis.

These therapies do not include other procedures related to radiation and chemotherapy treatment such as treatment planning, treatment management or consultation. Design and construction of treatment devices, radiation dosimetry calculation, lab tests, x-rays, scans, medical supplies and equipment used in administration (IV solutions, needles, dressings, pumps, catheters, etc.) are not included. Anti-nausea drugs are not included.

SCHEDULE OF BENEFITS is the benefit schedule set forth in the Policy and Certificate.

SKIN CANCER means a cancer or malignant neoplasm of the skin that does not invade bone or does not metastasize to internal or visceral organs.

SPECIFIED DISEASE means Cancer or Skin Cancer as defined in this Certificate.

WAITING PERIOD means a specified number of days following the Covered Person's Effective Date. No benefits will be paid for a Specified Disease that is diagnosed or occurs during the Waiting Period. The Waiting Period is shown on the Policy Schedule.

SECTION 4 - ELIGIBILITY AND EFFECTIVE DATE

ELIGIBILITY: The Insured and his or her Eligible Dependents are eligible to be insured under the Certificate if:

1. the Insured and his or her Eligible Dependents meet our underwriting rules; and
2. the Insured is Actively at Work with the Policyholder and qualifies for coverage as defined in the Master Application.

If we require Evidence of Insurability at the point of sale, then Evidence of Insurability will always be required for any changes to the coverage.

If we do not require Evidence of Insurability at the point of sale, Evidence of Insurability will only be required if:

1. the Insured voluntarily canceled coverage and is reapplying; or
2. the Insured is applying for an amount of coverage over the Guarantee Issue limit; or
3. the Insured is applying for an increase in or addition to coverage any time after the Insured's Initial Enrollment period; or
4. an Eligible Dependent did not enroll within 31 days of eligibility.

A person must apply for insurance during the Initial Enrollment period or within 31 days of the date the person first becomes eligible for coverage. If the person does not apply during the Initial Enrollment period or within 31 days of the date the person first becomes eligible for coverage, he or she may be subject to additional underwriting by us.

PLAN OF INSURANCE: The Plan Selected shown on the Certificate Schedule determines who is covered under the Certificate, unless such person is specifically excluded by rider or endorsement. Those eligible under each plan of insurance are as follows:

1. Individual means the Insured; and
2. Individual and Spouse means the Insured and his or her lawful spouse; and
3. One-Parent Family means the Insured and his or her Eligible Dependent children; and
4. Two-Parent Family means the Insured and his or her Eligible Dependent spouse and children.

CHANGE OF PLAN: After the Initial Enrollment, the Plan Selected may be changed as follows:

1. removing a Covered Person will require:
 - a) a request from the Policyholder; and
 - b) submission of the correct premium for the new plan.
2. adding Eligible Dependent(s), except a newborn or adopted child as described in the Newborn and Adopted Children provision, will require:
 - a) an application or notification to add the Eligible Dependent; and
 - b) Evidence of Insurability (if required) for each Eligible Dependent to be added; and
 - c) submission of any additional premium needed for the new plan.

The change of plan will take effect on the beginning of the next Certificate Month after the request has been received and we have notified the Insured in writing that the change has been approved.

EFFECTIVE DATE: The Insured must use forms provided by us when applying for insurance. If our underwriting rules are met and the premium has been paid, the insurance will take effect on the later of the following dates:

1. the requested Certificate Effective Date; or
2. the Certificate Effective Date assigned by us upon approval of the person's application.

If the Insured is not Actively At Work on the Certificate Effective Date due to Disability, injury, sickness, temporary layoff, leave of absence or Family and Medical Leave of Absence, coverage begins on the date the Insured returns to Actively At Work. The Insured must also be Actively at Work on the effective date of any increase in or addition to coverage that occurs after the Certificate Effective Date.

NEWBORN AND ADOPTED CHILDREN: If the plan is an Individual Plan or Individual and Spouse Plan, all of the Insured's newborn children will be covered automatically on the day he or she is born as long as the Insured's coverage was in force on that date. The newborn child's coverage will not continue past the 31-day period following his or her birth unless we are notified by the end of the 31-day period of the addition of such newborn child and any applicable additional premium is paid.

Coverage for newborn/adopted children will also include coverage for: a newborn child adopted by the Insured from the moment of birth, if a petition for adoption was filed within 31 days of the birth of the child; and a child adopted by the Insured from the date of Placement For Adoption. Coverage shall terminate upon the dismissal or denial of a petition for adoption. Coverage for the adopted child will not continue past 31 days after the date of Placement For Adoption unless: we are notified by the end of the 31-day period of the addition of such adopted child and any applicable additional premium is paid.

If the plan is a Single Parent Family Plan or Two Parent Family Plan, all newborn children are covered from the moment of birth and all adopted children are covered from the moment of Placement For Adoption. No notification is necessary and no additional premium is due.

SECTION 5 - BENEFITS

This section explains benefits we provide for a loss incurred while covered under the Certificate, following a diagnosis of Cancer. These benefits do not include benefits for Skin Cancer. When coverage terminates, our obligation to pay benefits also terminates for loss incurred after coverage termination for a Specified Disease that

manifested itself while the person was covered under the Certificate. A charge must be incurred for benefits to be payable.

RADIATION THERAPY, CHEMOTHERAPY, or IMMUNOTHERAPY: We will pay the Actual Charges up to the amount shown on the Schedule of Benefits per 12-month period when the Covered Person receives Radiation, Chemotherapy, or Immunotherapy. The 12-month period begins on the first day the Covered Person receives covered Radiation Therapy, Chemotherapy, or Immunotherapy.

This benefit is payable only when the Insured has incurred a charge for covered therapy or covered drugs as shown on the definition of Radiation, Chemotherapy, or Immunotherapy in the Certificate. For Chemotherapy and Immunotherapy, coverage will be limited to the drugs only.

This benefit does not cover other procedures related to Radiation, Chemotherapy, or Immunotherapy treatment such as treatment planning, treatment management or consultation. Design and construction of treatment devices, radiation dosimetry calculation, lab tests, x-rays, scans, medical supplies and equipment used in administration (IV solutions, needles, dressings, pumps, catheters, etc.) are not covered under this benefit. Anti-nausea drugs are not covered under this benefit. This benefit does not include any drugs or medicines covered under the Drugs and Medicine benefit or the Hormone Therapy benefit.

HORMONE THERAPY: We will pay the indemnity amount shown on the Schedule of Benefits per Calendar Year when the Covered Person receives Hormone Therapy treatment prescribed by a Physician. This benefit is payable per treatment subject to the maximum number of treatments shown on the Schedule of Benefits. This benefit covers the drugs and medicines only. It does not include associated administrative processes. This benefit does not include any drugs or medicines covered under the Drugs and Medicine benefit or the Radiation Therapy, Chemotherapy, or Immunotherapy benefit.

EXPERIMENTAL TREATMENT: We will provide coverage for Experimental Treatment prescribed by a Physician for the treatment of Cancer the same as we provide coverage for any non-experimental treatment covered under the Policy and any attached riders. This benefit is payable for treatments received in or out of the Hospital. This benefit does not provide coverage for treatments received outside of the United States or its Territories.

WAIVER OF PREMIUM: If, while the Certificate is in force, the Insured becomes Disabled, we will waive all premiums due including premium for any riders attached to the Certificate. Disability must be due to Cancer and occur while receiving treatment for such Cancer. The Insured must remain Disabled for 60 continuous days before this benefit will begin. The Waiver of Premium will begin on the next premium due date following the 60 consecutive days of Disability. This benefit will continue for as long as the Insured remains disabled until the earliest of:

1. the date the Insured is no longer Disabled; or
2. the date coverage ends according to the Termination provisions in the Certificate.

Proof of Disability: The Insured must provide us with proof of Disability. This proof includes, but is not limited to, the following documentation:

1. a Physician's statement containing the following:
 - a. the date Cancer was diagnosed;
 - b. the date Disability, due to Cancer, began;
 - c. the expected date, if any, such disability will end; and
2. the employer's statement with the last date of work and expected date of return, if known.

Proof of Disability must be provided for each new period of Disability before a new Waiver of Premium benefit is payable.

Proof of Continuance of Disability: The Insured must provide us with proof of continued Disability at least once every three months. From time to time, we may require proof that the Insured continue to be Disabled, but such proof will not be required more often than once a month. We may also require that the Insured be examined at reasonable intervals by one or more Physicians named by us at our expense. If proof is not furnished on request or if the Insured fails to submit to examination, no further premiums will be waived.

Notice of Recovery: The Insured must notify us in writing as soon as Disability due to Cancer ends. We will assume Disability no longer exists if:

1. the Insured does not send us proof of continued Disability at least once every three months;
2. the Insured does not agree to have a physical examination performed; or
3. the Insured notifies us the Disability has ended.

Recurrence Of Prior Disability: If, after recovery from a Disability which has lasted for at least 60 consecutive days, the Insured suffers another Disability that:

1. starts within 30 days of recovery; and
2. is due to the same or related causes as the prior Disability;

then, such Disability will be deemed to have continued during the period between recovery and recurrence.

End of Disability: If the Insured is no longer Disabled, the Insured's coverage will continue until the next premium due date. If the Insured still qualifies as an Insured under the Policy/Certificate, premium must be paid in order for the Insured's coverage under the Certificate to remain in force. If the Insured no longer qualifies as an Insured, the Insured's coverage will terminate as described in the Termination provisions in the Certificate.

This benefit does not apply if the Insured's spouse or an Eligible Child becomes Disabled.

SECTION 6 - LIMITATIONS AND EXCLUSIONS

No benefits will be paid for:

1. care or treatment received outside the territorial limits of the United States; or
2. treatment by any program engaged in research that does not meet the definition of Experimental Treatment (see Section 3); or
3. losses or medical expenses incurred prior to the Covered Person's Effective Date regardless of when Cancer was diagnosed.

ONLY LOSS FOR CANCER: This Policy pays only for loss resulting from definitive Cancer treatment including direct extension, metastatic spread, or recurrence. Proof must be submitted to support each claim. This Policy also covers other conditions or diseases directly caused by Cancer or the treatment of Cancer. This Policy does not cover any other disease, sickness or incapacity, which existed prior to the diagnosis of Cancer, even though after contracting Cancer it may have been complicated, aggravated or affected by Cancer or the treatment of Cancer.

PRE-EXISTING CONDITION EXCLUSION: No benefits are payable for any loss incurred during the Pre-Existing Condition Exclusion Period following the Covered Person's Effective Date as the result of a Pre-Existing Condition. The Pre-Existing Condition Exclusion Period is shown on the Certificate Schedule. Pre-Existing Conditions specifically named or described as excluded in any part of this contract are never covered. If any change to coverage after the Certificate Effective Date results in an increase or addition to coverage, the Time Limit on Certain Defenses and Pre-Existing Condition Limitation for such increase will be based on the effective date of such increase (see Changes to Coverage in Section 10).

WAITING PERIOD: This Policy contains a Waiting Period during which no benefits will be paid. If any Covered Person has a Specified Disease diagnosed before the end of the Waiting Period immediately following the Covered Person's Effective Date, coverage for that person will apply only to loss that is incurred after one year from the Covered Person's Effective Date. The Waiting Period is shown on the Certificate Schedule. If any Covered Person is diagnosed as having a Specified Disease during the Waiting Period immediately following the Covered Person's Effective Date, the Insured may elect to void the Certificate from the beginning and receive a full refund of premium.

If this Policy replaced Specified Disease Cancer coverage from another company that terminated within 30 days of the Certificate Effective Date, the Waiting Period will be waived for those Covered Persons that were covered under the prior coverage. However, the Pre-Existing Condition Limitation provision will still apply.

SECTION 7 - PREMIUMS

PREMIUM PAYMENT: The monthly premium and the Certificate Effective Date are shown on the Certificate Schedule. If the premium is not paid when due or within the grace period, the Certificate will terminate at the end of the period for which premium is due (see Grace Period in Section 10).

PREMIUM CHANGES: The premium rates may be changed by us at the first anniversary date of the Policy or any premium due date thereafter. No such increase in rates will be made unless 60 days prior notice is given to the Policyholder. If a change in benefits increases our liability, premium rates may be changed on the date the liability is increased.

REFUND OF UNEARNED PREMIUM: Upon the death of a Covered Person, any premium paid for such person for any period beyond the end of the Certificate Month in which the death occurred will be refunded.

SECTION 8 - TERMINATION OF COVERAGE

TERMINATION OF POLICY: We or the Policyholder may terminate the Policy on any premium due date after the first Policy anniversary date.

Insurance coverage under this Policy will end on the earliest of these dates:

1. the end of the grace period if the premium for all Certificates in force remains unpaid;
2. the date all Certificates under this Policy terminate;
3. the end of the Policy Month in which we receive a request from the Policyholder to terminate this Policy; or
4. the end of the Policy Month in which we have terminated this Policy, subject to a 60-day written notice.

In addition, we may end the coverage of a Policyholder if:

1. fewer persons are insured than the Policyholder's application requires;
2. the Policyholder does not promptly provide us with information that is reasonably required; or
3. the Policyholder fails to perform any of its obligations that relate to this Policy.

TERMINATION OF CERTIFICATE: Insurance coverage under the Certificate and any attached riders will end on the earliest of these dates:

1. the date the Policy terminates;
2. the end of the grace period if the premium remains unpaid;
3. the date insurance has ceased on all persons covered under the Certificate;
4. the end of the Certificate Month in which the Policyholder requests to terminate this coverage;
5. the date the Insured no longer qualifies as an Insured;
6. the date of the Insured's death.

TERMINATION OF COVERAGE: Insurance coverage for a Covered Person under the Certificate and any attached riders for a Covered Person will end as follows:

1. the date the Policy terminates;
2. the date the Certificate terminates;
3. the end of the grace period if the premium remains unpaid;
4. the end of the Certificate Month in which the Policyholder requests to terminate the coverage for an Eligible Dependent;
5. the date a Covered Person no longer qualifies as an Insured or Eligible Dependent;
6. the date of the Covered Person's death.

We may end the coverage of any Covered Person who submits a fraudulent claim.

TERMINATION WITHOUT PREJUDICE: If termination of coverage occurs because of termination of the Insured's employment, contract, or membership with the Policyholder, such termination shall be without prejudice to any loss which commenced while the Certificate was in force.

CANCELLATION BY THE INSURED: The Insured may cancel the Certificate at any time by notifying the Policyholder. Notice must then be communicated to us by the Policyholder (see Termination of Certificate above, bullet 4). Cancellation will take effect pursuant to Termination of Certificate, bullet 4, or on such later date as may be specified in such notice. In the event of such Cancellation, we will promptly return the pro rata portion of any

unearned premium paid to the premium payor. This will not prejudice any claim that originated prior to the date Cancellation took effect.

SECTION 9 - CLAIMS

NOTICE OF CLAIM: Notice of claim must be given to us within twenty (20) days after the loss occurs or begins when there is a claim for covered charges, or as soon as reasonably possible. We must receive notice at our home office at 2305 Lakeland Drive, Flowood, Mississippi 39232 or to any authorized insurance producer. Information sufficient to identify the Covered Person shall be deemed notice to us.

CLAIM FORMS: When we receive notice of claim, we will send the claim forms. If these forms are not sent within 15 days, proof of loss may be submitted by giving us a written statement of the nature and extent of the loss within the time limit for filing written proof of loss (see Proof of Loss provision).

PROOF OF LOSS: Written proof of loss must be given to us within 90 days after the date of such loss. However, the claim will not be reduced or denied if it was not reasonably possible to give proof in that time; and the proof is filed as soon as reasonably possible. In no event, except the absence of legal capacity, may proof be given later than one year after the loss.

TIME OF PAYMENT OF CLAIMS: All benefits will be paid immediately, once we receive due written proof of loss. For continuing losses, we will pay the benefits due monthly on receipt of due proofs of loss. All benefits will be paid directly to the Insured.

Subject to our benefit maximums, we will pay the Texas Department of Human Resources for the actual cost of medical expenses the Department pays through medical assistance for a Covered Person if the Insured is entitled to payment for medical expenses under this policy.

All benefits payable under this policy for an Eligible Child for whom benefits for financial and medical assistance are being provided by the Texas Department of Human Services will be paid to such Department if:

1. the Department is paying benefits for financial and medical assistance service programs under Chapter 31 or Chapter 32 of the Human Resources Code; and
2. the Insured has possession or access to the child pursuant to a court order or are required by the court to pay child support.

We must receive written notice at our home office. Such notice must be attached to the insurance claim when first submitted, and state that all benefits must be paid directly to the Texas Department of Human Services.

PAYMENT OF CLAIMS: We will pay all benefits to the Insured. Should we fail to pay the benefits payable upon receipt of due written proof of loss, we shall have fifteen (15) working days thereafter within which to mail the Insured a letter or notice which states the reasons we have for not paying the claim, either in whole or in part, and which also gives the Insured a written itemization of any documents or other information needed to process the claim or any portions thereof which are not being paid. When all listed documents or other information needed to process the claim have been received, we shall then have fifteen (15) working days within which to process and either pay the claim or deny it, in whole or in part, giving the Insured the reasons we may have for denying such claim or any portion thereof.

Any benefits that have not been paid at the time of the Insured's death will be paid to the beneficiary, if living, or to the Insured's estate. If benefits are payable to the Insured's estate or to any person who is not competent to give us a valid release, we have the right to pay up to \$1,000 of those benefits to any person related to the Insured by blood or marriage who we believe is justly entitled to such payment. If we make a payment under this provision in good faith, we will be released from liability to the extent of the payment.

PHYSICAL EXAMINATION: If the Covered Person makes a claim, the Covered Person must submit to a physical examination as often as we may reasonably request. We will pay for these examinations.

LEGAL ACTION: No legal action can be taken to receive benefits under the Certificate less than 60 days after written proof of loss has been furnished as required; or more than three years after written proof of loss is required to be furnished.

SECTION 10 - GENERAL PROVISIONS

ENTIRE CONTRACT: The contract is made up of this Policy, the Master Application of the Policyholder, the Insured's application attached to the Certificate, if any, the Schedule of Benefits and any attached riders or endorsements.

Statements made by the Policyholder or the Insured, in the absence of fraud, are representations and not warranties. No such statements will be used to void the insurance, reduce benefits or defend a claim under the Certificate unless the statement is in writing; and a copy of that statement is given to the Insured, his or her beneficiary, or his or her personal representative.

CHANGES TO THE ENTIRE CONTRACT: No changes to this Policy, the Certificate, or any attached riders or endorsements, will be valid unless approved by one of our executive officers. The change must be signed by the officer and attached to the Certificate. No insurance producer may change the Certificate or waive any of its provisions.

TIME LIMIT ON CERTAIN DEFENSES: After two years from the Covered Person's Effective Date, no misstatement made in the application, except fraudulent misstatements, will be used to void the Certificate or deny a claim for any loss incurred commencing after the end of the two year period.

No claim for any loss incurred during the Pre-Existing Condition Exclusion Period following the Covered Person's Effective Date will be reduced or denied on the ground that a Sickness or physical condition, not excluded from coverage by name or specific description on the date of loss, had existed prior to the Covered Person's Effective Date.

CHANGES TO COVERAGE: The Insured may have the right to change the plan or amount of insurance, or both, after the Certificate Effective Date if the Policyholder and we agree. A new application and Evidence of Insurability may be required. Any change in coverage will only apply to a Cancer that occurs after the effective date of such change in coverage. No changes to coverage will be allowed during the first 12 months except for a qualifying event including, but not limited to, a birth, death, divorce, adoption or marriage. No increases to coverage will be allowed if a diagnosis of Cancer has occurred prior to the request for change.

If any change to coverage after the Certificate Effective Date results in an increase in or addition to coverage, the premiums will be based on his or her attained age on the effective date of the increase or addition, and the Time Limit on Certain Defenses and Pre-Existing Condition Limitation for such increase will be based on the effective date of such increase or addition. Such changes include, but are not limited to, the following:

1. an increase in the benefit amounts;
2. adding a Covered Person; or
3. adding a rider.

If any change to coverage after the Certificate Effective Date results in a decrease in or deletion to coverage, the premiums will be based on his or her original age on the effective date of the decrease or deletion, and the Time Limit on Certain Defenses and Pre-Existing Condition Limitation will not be affected. Such changes include, but are not limited to, the following:

1. a decrease in the benefit amounts;
2. deleting a Covered Person; or
3. deleting a rider.

GRACE PERIOD: The Certificate has a 31-day grace period for paying premium. This means that if a renewal premium is not paid by the date due, it may be paid during the following 31 days. During the grace period, the Certificate will stay in force. If the premium is not paid by the end of the 31-day grace period, the Insured's Certificate will terminate as of the date the renewal premium became due.

UNPAID PREMIUM: Upon determining the Insured's continued eligibility, any premium due and unpaid may be deducted from the claim payment when a claim is paid.

MISSTATEMENT OF AGE: If the Insured misstated the age of any Covered Person on the Insured's application, the benefits will be based on such Covered Person's correct age. Any difference in premium will be deducted from claims paid and future premiums will be adjusted accordingly. If we have accepted a premium on behalf of

the person for a period after the date when coverage should have ended, we will refund any such premium, but we will not pay any claims for services the person received after coverage should have ended.

CONFORMITY WITH STATE STATUTES: On the Certificate Effective Date, any provision of the Certificate that is in conflict with the laws of the state of issue is amended to meet the minimum requirements of those laws.



FOR INQUIRIES OR TO OBTAIN INFORMATION, PLEASE CONTACT:
2305 Lakeland Drive, Flowood, Mississippi 39232
Toll Free (800) 256-8606

LIMITED BENEFIT SPECIFIED DISEASE CANCER INSURANCE POLICY

SCHEDULE OF BENEFITS

CANCER TREATMENT BENEFITS	BENEFIT AMOUNT
Radiation Therapy, Chemotherapy, Immunotherapy Maximum per Covered Person per 12-month period	\$ 20,000
Hormone Therapy Per treatment up to maximum of 12 treatments per Covered Person per Calendar Year	\$50
Experimental Treatment Paid in the same manner and under the same maximums as any other benefit in this Schedule	

BENEFIT RIDERS	BENEFIT AMOUNT
Internal Cancer First Occurrence Rider Lump Sum Benefit Lump Sum for Eligible Dependent children Maximum 1 per Covered Person per lifetime	 \$ 10,000 \$ 15,000
Heart Attack/Stroke First Occurrence Rider Lump Sum Benefit Lump Sum for Eligible Dependent children Maximum 1 per Covered Person per lifetime	 \$ 10,000 \$ 15,000



2305 Lakeland Drive, Flowood, Mississippi 39232
Toll Free (800) 256-8606

Internal Cancer First Occurrence Benefit Rider

OPTIONALLY RENEWABLE – BENEFITS DECREASE BY 50% AT AGE 70
SUBJECT TO THE COMPANY'S RIGHT TO CHANGE PREMIUM RATES

Effective Date: 09-01-2015

This rider is issued in return for the application and receipt of the first premium for this rider. This rider is part of the Policy/Certificate to which it is attached. It is subject to all the provisions of the Policy/Certificate that are not in conflict with the provisions of this rider. This rider will terminate on the same date as the Policy/Certificate to which it is attached.

DEFINITIONS

CARCINOMA IN SITU, for the purpose of benefits under this rider, means an early stage of Internal Cancer in which the tumor, or tumor cells, are confined to the organ or tissue where it first developed. The disease has not invaded other parts of the organ, tissue, or spread to distant parts of the body. For all cancers, the staging, as supported by medical documents including pathology, surgical and clinical information, will be used to determine if the cancer in question meets the definition of Carcinoma In Situ.

Examples of Carcinoma In Situ include, but are not limited to:

1. for prostate cancer: a diagnosis of Stage A1 or A2, using the Jewett-Whitmore system, or a diagnosis of T1a or T1b using the Tumors, Nodes, Metastases (TNM) system, or equivalent staging; or
2. for breast cancer: a diagnosis of "in situ," or Tis, using the TNM system, or equivalent staging; or
3. for colon cancer: a diagnosis of Stage 0, using the American Joint Cancer Committee (AJCC) staging, or Tis, using the TNM system, or equivalent staging; or
4. for melanoma: a diagnosis of Stage 0, using the AJCC staging, or Tis, using the TNM system, or Level I, using the Clark Level staging, or equivalent staging; or
5. any other cancer which meets the definition of Carcinoma In Situ.

Carcinoma In Situ does not include Internal Cancer, Skin Cancer, or conditions that may be considered pre-cancerous or having malignant potential such as:

1. Actinic keratosis; or
2. Myelodysplastic and non-malignant myeloproliferative disorders; or
3. Aplastic anemia; or
4. Atypia; or
5. Non-malignant monoclonal gamopathy; or
6. Pre-malignant lesions, benign tumors or polyps; or
7. Leukoplakia; or
8. Hyperplasia; or
9. Carcinoid; or
10. Polycythemia.

DATE OF DIAGNOSIS means the date shown on the pathological report submitted; or, the date a Physician establishes the Internal Cancer diagnosis through the use of clinical evidence submitted or laboratory findings.

INTERNAL CANCER means a disease that is manifested by autonomous growth (malignancy) in which there is uncontrolled growth, function, or spread (local or distant) of cells in any part of the body. For the purposes of this

definition, it does not include other conditions that may be considered pre-cancerous or having malignant potential such as:

1. Actinic keratosis;
2. Myelodysplastic and non-malignant myeloproliferative disorders;
3. Aplastic anemia;
4. Atypia;
5. Non-malignant monoclonal gamopathy;
6. Leukoplakia;
7. Hyperplasia;
8. Carcinoid;
9. Polycythemia; or
10. Carcinoma in Situ or any Skin Cancer other than invasive malignant melanoma into the dermis or deeper.

A legally licensed doctor of medicine certified by the American Board of Pathology or American Board of Osteopathic Pathology must positively diagnose the Cancer. Diagnosis must be made based on microscopic examination of fixed tissue, or preparations from the hemic system (either during life or post mortem). The pathologist establishing the diagnosis shall base his or her judgment solely on the criteria of malignancy as accepted by the American Board of Pathology or the Osteopathic Board of Pathology after a study of the histocytologic architecture of pattern of the suspect tumor, tissue and/or specimen.

Clinical diagnosis of Cancer will be accepted as evidence that Cancer exists when a pathological diagnosis is medically inadvisable if: such medical evidence substantially documents the diagnosis of Cancer; and the Covered Person receives treatment for Cancer by a Physician legally licensed for the practice of medicine.

PRE-EXISTING CONDITION, for the purpose of benefits under this rider, means an Internal Cancer for which medical advice or treatment was recommended by or received from a member of the medical profession within the Pre-Existing Condition Period immediately preceding the Covered Person's Effective Date of this rider. The Pre-Existing Condition Period is shown on the Certificate Schedule.

WAITING PERIOD means the number of days shown in the Certificate Schedule following the Effective Date of this rider. No benefits will be paid for an Internal Cancer when the Date of Diagnosis occurs during the Waiting Period.

BENEFITS

If, while this rider is in force and subject to the Exclusions and Limitations, a Covered Person receives a first diagnosis of Internal Cancer, we will pay the lump sum benefit. This benefit amount is shown on the Schedule of Benefits. The Date of Diagnosis of Internal Cancer must occur after the Waiting Period. Only one benefit amount per Covered Person per lifetime is payable under this rider.

The Internal Cancer lump sum benefit amount will reduce by 50% at age 70.

PREMIUM

The premium shown in the Policy/Certificate Schedule is payable under the same conditions as the premium for the Policy/Certificate.

TIME LIMIT ON CERTAIN DEFENSES

After two years from the Effective Date of this rider, no misstatements (except fraudulent misstatements) made by you in the application for this rider will be used to void the rider or to deny a claim for loss that begins after the end of such two year period.

EXCLUSIONS AND LIMITATIONS

No benefits will be paid for:

1. a diagnosis of Internal Cancer received outside the territorial limits of the United States; or
2. a metastasis to a new site of any Cancer diagnosed prior to the Covered Person's Effective Date, as this is not considered a first diagnosis of an Internal Cancer.

PRE-EXISTING CONDITION EXCLUSION: No benefits are payable for any loss incurred during the Pre-Existing Condition Exclusion Period following the Covered Person's Effective Date of this rider as the result of a Pre-Existing Condition, as defined in this rider. The Pre-Existing Condition Exclusion Period is shown on the Certificate Schedule.

WAITING PERIOD: This rider contains a Waiting Period during which no benefits will be paid. If any Covered Person has an Internal Cancer diagnosed before the end of the Waiting Period immediately following the Covered Person's Effective Date of this rider, coverage for that person will apply only to loss that is incurred after one year from the Covered Person's Effective Date of this rider. The Waiting Period is shown on the Certificate Schedule.

TERMINATION OF RIDER COVERAGE

This rider will terminate and coverage will end for all Covered Persons on the earliest of:

1. the end of the grace period if the premium for this rider remains unpaid;
2. the date the Policy or Certificate to which this rider is attached terminates;
3. the end of the Certificate Month in which we receive a request from the Policyholder to terminate this rider;
4. the date of your death;
5. the date the lump sum benefit amount for Internal Cancer has been paid for all Covered Persons under this rider.

Coverage on an Eligible Dependent terminates under this rider when such person ceases to meet the definition of Eligible Dependent, as defined in the Policy/Certificate.

Signed for American Public Life Insurance Company.

A handwritten signature in black ink that reads "Marina Walker". The signature is written in a cursive, flowing style.

Chief Operating Officer



2305 Lakeland Drive, Flowood, Mississippi 39232
Toll Free (800) 256-8606

Heart Attack/Stroke First Occurrence Benefit Rider

OPTIONALLY RENEWABLE – BENEFITS DECREASE BY 50% AT AGE 70
SUBJECT TO THE COMPANY'S RIGHT TO CHANGE PREMIUM RATES

Effective Date: 09-01-2015

This rider is issued in return for the application and receipt of the first premium for this rider. This rider is part of the Policy/Certificate to which it is attached. It is subject to all the provisions of the Policy/Certificate that are not in conflict with the provisions of this rider. This rider will terminate on the same date as the Policy/Certificate to which it is attached.

DEFINITIONS

DATE OF DIAGNOSIS means the date a Physician establishes the diagnosis through the use of clinical evidence submitted or laboratory findings.

HEART ATTACK means an acute myocardial infarction resulting in the sudden death of the heart muscle resulting from a blockage of one or more coronary arteries. A Physician must make the diagnosis and treatment must occur within 72 hours of the onset of symptoms. The diagnosis must be based on an event, which consists of all of the following:

1. the sudden onset of symptoms consistent with a heart attack; and
2. elevation of cardiac (heart) biomarkers; and
3. electrocardiographic changes consistent with a heart attack.

The definition of Heart Attack does not include congestive heart failure, atherosclerotic heart disease, angina, including unstable angina, coronary disease or any other dysfunction of the cardiovascular system.

PRE-EXISTING CONDITION, for the purpose of this rider, means a condition for which medical advice or treatment was recommended by or received from a member of the medical profession within the Pre-Existing Condition Period immediately preceding the Covered Person's Effective Date of this rider. The Pre-Existing Condition Period is shown on the Certificate Schedule.

STROKE means a sudden neurological impairment of sensory and/or motor functions due to aneurysm rupture, acute cerebral occlusion, or acute cerebral hemorrhage from a cerebral artery, which results in permanent damage to the nervous system deficit that is diagnosed by a Physician. Stroke does not mean head injury, transient ischemic attack, multi-infarct dementia, or chronic cerebrovascular insufficiency.

WAITING PERIOD means the number of days shown in the Certificate Schedule following the Effective Date of this rider. No benefits will be paid for a Heart Attack or Stroke when the Date of Diagnosis occurs during the Waiting Period.

BENEFITS

If, while this rider is in force, a Covered Person receives a first diagnosis of Heart Attack or Stroke, we will pay you a lump sum benefit. This benefit amount is shown on your Schedule of Benefits. The Date of Diagnosis of the Heart Attack or Stroke must occur after the Waiting Period. Only one benefit amount per Covered Person per lifetime is payable under this rider.

The Heart Attack/Stroke lump sum benefit amount will reduce by 50% at age 70.

PREMIUM

The premium shown in the Policy/Certificate Schedule is payable under the same conditions as the premium for the Policy/Certificate.

TIME LIMIT ON CERTAIN DEFENSES

After two years from the Effective Date of this rider, no misstatements (except fraudulent misstatements) made by you in the application for this rider will be used to void the rider or to deny a claim for loss that begins after the end of such two year period.

EXCLUSIONS AND LIMITATIONS

PRE-EXISTING CONDITION EXCLUSION: No benefits are payable for any loss incurred during the Pre-Existing Condition Exclusion Period following the Covered Person's Effective Date of this rider as the result of a Pre-Existing Condition, as defined in this rider. The Pre-Existing Condition Exclusion Period is shown on the Certificate Schedule.

WAITING PERIOD: This rider contains a Waiting Period during which no benefits will be paid. If any Covered Person has a Heart Attack or Stroke diagnosed before the end of the Waiting Period immediately following the Covered Person's Effective Date of this rider, coverage for that person will apply only to loss that is incurred after one year from the Covered Person's Effective Date of this rider. The Waiting Period is shown on the Certificate Schedule.

EXCLUSIONS: We will not pay benefits for any loss caused by or resulting from:

1. intentionally self-inflicted bodily injury, suicide or attempted suicide, whether sane or insane;
2. alcoholism or drug addiction;
3. any act of war, declared or undeclared, or any act related to war, or active service in the armed forces, or military service for any country at war; (If coverage is suspended for any Covered Person during a period of military service, we will refund the pro-rata portion of any premium paid for any such Covered Person upon receipt of the Policyholder's written request.)
4. participation in any activity or event while intoxicated or under the influence of any narcotic unless administered by a Physician or taken according to the Physician's instructions; or
5. participation in, or attempting to participate in, a felony, riot or insurrection (a felony is defined by the law of the jurisdiction in which the activity takes place).

TERMINATION OF RIDER COVERAGE

This rider will terminate and coverage will end for all Covered Persons on the earliest of:

1. the end of the grace period if the premium for this rider remains unpaid;
2. the date the Policy or Certificate to which this rider is attached terminates;
3. the end of the Certificate Month in which we receive a request from the Policyholder to terminate this rider;
4. the date of your death;
5. the date the lump sum benefit amount for Heart Attack or Stroke has been paid for all Covered Persons under this rider.

Coverage on an Eligible Dependent terminates under this rider when such person ceases to meet the definition of Eligible Dependent, as defined in the Policy/Certificate.

Signed for American Public Life Insurance Company.

Marina Walker

Chief Operating Officer



2305 Lakeland Drive, Flowood, Mississippi 39232
Toll Free (800) 256-8606

PORTABILITY AMENDMENT RIDER

If the Policy is no longer in force, then portability coverage is not available.

This rider is part of the Policy/Certificate to which it is attached. It is subject to all the provisions of the Policy/Certificate that are not in conflict with the provisions of this rider. This rider will terminate on the same date as the Policy/Certificate to which it is attached.

The following portability option is hereby added to your Certificate:

When the Insured no longer meets the definition of Insured, he or she will have the option to continue this coverage, including any attached riders. No Evidence of Insurability will be required. Portability must meet the following conditions:

1. the Certificate has been continuously in force for the last 12 months; and
2. we receive a request and payment of the first premium for the portability coverage no later than 30 days after the date the Insured no longer qualifies as an eligible Insured. All future premiums due will be billed directly to the Insured. The Insured is responsible for payment of all premiums for the portability coverage; and
3. the Policy, under which this Certificate was issued, continues to be in force on the date the Insured ceases to qualify for coverage.

The benefits, terms and conditions of the portability coverage will be the same as those elected under the Certificate immediately prior to the date the Insured exercised portability. Portability coverage may include any Eligible Dependents who were covered under the Certificate at the time the Insured ceased to qualify as an eligible Insured. No new Eligible Dependents may be added to the portability coverage except as provided in the Newborn and Adopted Children provision. No increases in coverage will be allowed while the Insured is exercising his or her rights under this rider.

Coverage under this rider will terminate in accordance with the provisions of Section 8 – Termination of Coverage in your Certificate.

CANCELLATION BY THE INSURED: After this portability option has been elected, the Insured may cancel the Certificate at any time. Written notice must be mailed or delivered to us. Cancellation will take effect the end of the Certificate Month in which we receive a request from you to cancel this rider. Any premium collected beyond the cancellation date will be refunded promptly. This will not prejudice any claim that originated prior to the date Cancellation took effect.

Signed for American Public Life Insurance Company.

Chief Operating Officer



AMERICAN PUBLIC LIFE

2305 Lakeland Drive, Flowood, Mississippi 39232
Toll Free (800) 256-8606

AMENDMENT RIDER

This rider is part of the Policy/Certificate to which it is attached. It is subject to all the provisions of the Policy/Certificate that are not in conflict with the provisions of this rider. This rider will terminate on the same date as the Policy/Certificate to which it is attached.

- I. Any language in the Termination section of the Policy/Certificate as stated below is hereby **removed** from the Policy/Certificate.

"In addition, we may end the coverage of a Policyholder if:

1. fewer persons are insured than the Policyholder's application requires;
2. the Policyholder does not promptly provide us with information that is reasonably required; or
3. the Policyholder fails to perform any of its obligations that relate to this Policy."

- II. Any language in the Termination section of the Policy/Certificate as stated below is hereby **removed** from the Policy/Certificate:

"We may terminate the Policy if fewer persons are insured than the application requires."

- III. Any language in the Termination section of the Policy/Certificate as stated below is hereby **removed** from the Policy/Certificate:

"We may end the coverage of a Policyholder if fewer persons are insured than the Policyholder's application requires."

- IV. Any language in the Termination section of the Policy/Certificate as stated below is hereby **removed** from the Policy/Certificate:

"The Company may end the coverage of a subscribing Employer unit if fewer persons are insured than required by the Policyholder's application."

- V. Any language in the Termination section of the Policy/Certificate as stated below is hereby **removed** from the Policy/Certificate:

"We may terminate the coverage of an Associated Company if fewer persons are insured than the Policyholder's Application requires."

Signed for American Public Life Insurance Company.

A handwritten signature in black ink that reads "Marina Walker". The script is fluid and cursive, with the first name "Marina" and last name "Walker" written in a single line.

Chief Operating Officer



2305 Lakeland Drive, Flowood, Mississippi 39232
Toll Free (800) 256-8606 • Local (601) 936-6600

AMENDMENT RIDER

This rider is a part of the Policy/Certificate to which it is attached. It is subject to all the provisions of the Policy/Certificate that are not in conflict with the provisions of this rider. This rider will terminate on the same date as the Policy/Certificate to which it is attached.

1. The following disclosure language on the Face Page of the Policy has been revised or added as follows:

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

2. The following disclosure language on the Face Page of the Certificate has been revised or added as follows:

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

3. The definition of Actively At Work, in Section 3 – Definitions, is replaced in its entirety with the following:

ACTIVELY AT WORK: The Insured is performing in the usual manner all of the regular duties of his/her employment:

1. as an employee, independent contractor or self-employed person of the Policyholder or a Subscribing Unit of the Policyholder; and
2. at one of the places of business where he/she normally does such duties or at some location to which his/her employer sends him/her; and
3. on a Full-Time basis.

Actively At Work will include a day which is not a scheduled work day only if he/she would be able to perform in the usual manner all of the regular duties of his/her employment as if it were a scheduled work day.

4. The definition of Hospital, in Section 3 – Definitions, is replaced in its entirety with the following:

HOSPITAL: A place that:

1. is licensed and operated pursuant to law; and

2. provides care and treatment for ill and injured persons on an Inpatient basis; and
3. provides facilities for medical, diagnostic, and surgical care (These facilities need not be at the Hospital. They may be elsewhere if there is a formal agreement for their use.); and
4. provides 24 hour a day nursing care by or under the supervision of a Nurse; and
5. is supervised by a staff of one or more Physicians; or
6. is accredited by the Joint Commission on the Accreditation of Hospitals; and
7. is not an institution, or part thereof, used as: a place for rehabilitation, a place for rest or for the aged, a nursing or convalescent home, a long term nursing unit or geriatrics ward, or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients.

5. If your policy/certificate contains a definition of Immediate Family, in Section 3 - Definitions, that definition is removed in its entirety.

6. The definition of Initial Enrollment, in Section 3 – Definitions, is replaced in its entirety with the following:

INITIAL ENROLLMENT: One of the following periods during which the employee, independent contractor or self-employed person of the Policyholder or Subscribing Unit, and any Eligible Dependents, may first apply for coverage under the Certificate:

1. if the employee, independent contractor or self-employed person is eligible for coverage on the Policy Effective Date, the period before the Policy Effective Date as set by us and the Policyholder; or
2. if the employee, independent contractor or self-employed person becomes eligible for coverage after the Policy Effective Date, the period ending 31 days after the date the employee of a member company is first eligible to apply for coverage.

7. The definition of Insured, in Section 3 – Definitions, is replaced in its entirety with the following:

INSURED (you and your): The person named as the Insured on page 3 of the Certificate. The Insured must be Actively at Work.

8. The definition of Nurse, in Section 3 – Definitions, is replaced in its entirety with the following:

NURSE is any of the following:

1. a licensed practical Nurse (L.P.N.);
2. a licensed vocational Nurse (L.V.N.);
3. a graduate registered Nurse (R.N.); or
4. other designation as required by state law.

9. The definition of Physician, in Section 3 – Definitions, is replaced in its entirety with the following:

PHYSICIAN: A practitioner of the healing arts who is legally qualified and licensed to practice medicine and who is practicing within the scope of his or her license in the state where so licensed.

10. The following definition of Placement (or Placed) for Adoption is added to Section 3 – Definitions:

PLACEMENT (or PLACED) FOR ADOPTION: For purposes of the Certificate, Placement for Adoption means earlier of:

1. the date on which the Insured becomes a party to a suit for adoption for which the Insured seeks to adopt the child; or
2. the date of assumption by the Insured of physical custody of the child to be adopted and the care of the child.

11. The definition of Policyholder, in Section 3 – Definitions, is replaced in its entirety with the following:

POLICYHOLDER: The legal entity who holds the Policy. The Policyholder is shown on page 3 of the Policy and Certificate.

12. The definition of Pre-Existing Condition, in Section 3 – Definitions, should be as follows:

PRE-EXISTING CONDITION means a Specified Disease for which medical advice or treatment was recommended by or received from a member of the medical profession within the Pre-Existing Condition Period immediately preceding the Covered Person's Effective Date. The Pre-Existing Condition Period is shown on the Certificate Schedule.

13. The following definition of Subscribing Unit is added to Section 3 - Definitions:

SUBSCRIBING UNIT: The employer who has elected in writing to participate in coverage under the Policy.

14. The following definition of Written or Writing is added to Section 3 - Definitions:

WRITTEN OR WRITING: A record which is on or transmitted by paper, electronic, or telephonic media, and which is consistent with applicable law.

15. The Eligibility provision, in Section 4 - Eligibility and Effective Date, is replaced in its entirety with the following:

ELIGIBILITY: The individual and his or her Eligible Dependents are eligible for insurance under the Policy if the individual:

1. and his/her Eligible Dependents meet our underwriting rules; and
2. is Actively at Work and qualifies for coverage as defined in the Master Application.

If we require Evidence of Insurability at the point of sale, then Evidence of Insurability will always be required for any changes to the coverage.

If we do not require Evidence of Insurability at the point of sale, Evidence of Insurability will only be required if:

1. the individual voluntarily canceled coverage and is reapplying; or
2. the individual is applying for an amount of coverage over the Guarantee Issue limit; or
3. the individual is applying for an increase in or addition to coverage any time after the Insured's Initial Enrollment period; or
4. an Eligible Dependent did not enroll within 31 days of eligibility.

A person must apply for insurance during the Initial Enrollment period or within 31 days of the date the person first becomes eligible for coverage. If the person does not apply during the Initial Enrollment period or within 31 days of the date the person first becomes eligible for coverage, he or she may be subject to additional underwriting by us.

16. The Newborn and Adopted Children provision in, in Section 4 - Eligibility and Effective Date, is replaced in its entirety with the following:

NEWBORN AND ADOPTED CHILDREN: If the plan is an Individual Plan or Individual and Spouse Plan, all of the Insured's newborn children will be covered automatically on the day he or she is born as long as the Insured's coverage was in force on that date. The newborn child's coverage will not

continue past the 31-day period following his or her birth unless we are notified by the end of the 31-day period of the addition of such newborn child and any applicable additional premium is paid.

Coverage for newborn children will also include coverage for: a newborn child adopted by the Insured, from the moment of birth, if a petition for adoption was filed within 31 days of the birth of the child; and a child adopted by the Insured from the date of Placement For Adoption. Coverage shall terminate upon the dismissal or denial of a petition for adoption. Coverage for the adopted child will not continue past 31 days after the date of Placement For Adoption unless: we are notified by the end of the 31-day period of the addition of such adopted child; and any applicable additional premium is paid.

If the plan is a Single Parent Family Plan or Two Parent Family Plan, all newborn children are covered from the moment of birth and all adopted children are covered from the moment of Placement For Adoption or. No notification is necessary and no additional premium is due.

17. If your policy/certificate or any attached riders contains an exclusion for “care or treatment received outside the territorial limits of the United States; or”, in Section 6 – Limitations and Exclusions, it is removed in its entirety.

18. The Termination Without Prejudice provision, in Section 8 - Termination of Coverage, is replaced in its entirety with the following:

TERMINATION WITHOUT PREJUDICE: If termination of coverage occurs because of termination of the Insured's employment with the Policyholder or a Subscribing Unit of the Policyholder, such termination shall be without prejudice to any loss which commenced while the Certificate was in force.

19. The following Extension of Coverage provision, in Section 8 - Termination of Coverage, is hereby added:

EXTENSION OF COVERAGE: Coverage under this Certificate will continue for a Covered Person who is totally disabled on the date coverage ends due to termination of the Policy. This continuation of coverage will end the earliest of:

1. 90 days; or
2. the duration of the total disability; or
3. the date the Covered Person's coverage is replaced with coverage by the succeeding carrier that provides a level of benefits that is at least substantially equal to the level of benefits provided under the Policy.

Benefits payable during this extension of coverage are subject to the regular benefit limits of the Policy. Premiums will continue to be due during this extension of coverage.

For the purpose of this provision only, totally disabled means the complete inability of the Covered Person to perform all of the substantial and material duties and functions of the individual's occupation and any other gainful occupation in which the Covered Person earns substantially the same compensation earned before the disability.

20. The Time of Payment of Claims provision, in Section 9 – Claims, is replaced in its entirety with the following:

All benefits will be paid promptly but not later than the 60th day after the date the proof of loss is received.

Subject to our benefit maximums, we will pay the Texas Department of Human Resources for the actual cost of medical expenses the Department pays through medical assistance for a Covered Person if the Insured is entitled to payment for medical expenses under this policy.

All benefits payable under this policy for an Eligible Child for whom benefits for financial and medical assistance are being provided by the Texas Department of Human Services will be paid to such Department if:

1. the Department is paying benefits for financial and medical assistance service programs under Chapter 31 or Chapter 32 of the Human Resources Code; and
2. the Insured has possession or access to the child pursuant to a court order or are required by the court to pay child support.

We must receive written notice at our home office. Such notice must be attached to the insurance claim when first submitted, and state that all benefits must be paid directly to the Texas Department of Human Services.

21. The Payment of Claims provision, in Section 9 – Claims, is replaced in its entirety with the following:

PAYMENT OF CLAIMS: We will pay all benefits to you. Should we fail to pay the benefits payable upon receipt of due written proof of loss, we shall have fifteen (15) working days thereafter within which to mail you a letter or notice which states the reasons we have for not paying the claim, either in whole or in part, and which also gives you a written itemization of any documents or other information needed to process the claim or any portions thereof which are not being paid. When all listed documents or other information needed to process the claim have been received, we shall then have fifteen (15) working days within which to process and either pay the claim or deny it, in whole or in part, giving you the reasons we may have for denying such claim or any portion thereof.

Any benefits that have not been paid at the time of your death will be paid to the beneficiary, if living, or to your estate. If benefits are payable to your estate or to any person who is not competent to give us a valid release, we have the right to pay up to \$1,000 of those benefits to any person related to you by blood or marriage who we believe is justly entitled to such payment.

22. The Entire Contract-Changes provision, in Section 10 – General Provisions, is replaced in its entirety with the following:

ENTIRE CONTRACT-CHANGES: The contract is made up of the Policy, the Master Application of the Policyholder, the Schedule of Benefits, and any attached riders or endorsements.

Statements made by the Policyholder or you, in the absence of fraud, are representations and not warranties. No such statements will be used to void the insurance, reduce benefits or defend a claim under the Policy unless the statement is in writing and signed by the individual making the statement; and a copy of that statement is given to you, your beneficiary, or your personal representative. If the Insured has died or become incapacitated, the written instrument containing the statement will be provided to the Insured's beneficiary, or his/her personal representative.

23. The Time Limit on Certain Defenses provision, in Section 10 – General Provisions, is replaced in its entirety to the following:

INCONTESTABILITY: After two years from the Covered Person's Effective Date, no statement relating to the Covered Person's insurability, in the absence of fraud, will be used to void this Certificate or deny a claim for any loss commencing after the end of the two year period, unless the statement is contained in a written document signed by the individual making the statement.

No claim for any loss incurred during the Pre-Existing Condition Exclusion Period following the Covered Person's Effective Date will be reduced or denied on the ground that a Sickness or physical condition, not excluded from coverage by name or specific description on the date of loss, had existed prior to the Covered Person's Effective Date.

24. The Grace Period provision, in Section 10 – General Provisions, is replaced in its entirety to the following:

GRACE PERIOD: This Certificate has a 31-day grace period for paying premium. This means that if a renewal premium is not paid by the date due, it may be paid during the following 31 days. During the grace period, this Certificate will stay in force. If the premium is not paid by the end of the 31-day grace period, your Certificate will terminate at the end of the grace period.

A handwritten signature in black ink that reads "Marina Walker". The signature is written in a cursive, flowing style.

Chief Operating Officer

How you're protected if your life or health insurance company fails

The Texas Life and Health Insurance Guaranty Association protects you by paying your covered claims if your life or health insurance company is insolvent (can't pay its debts). **This notice summarizes your protections.**

The Association will pay your claims, with some exceptions required by law, if your company is licensed in Texas and a court has declared it insolvent. You must live in Texas when your company fails. If you don't live in Texas, you may still have some protections.

For each insolvent company, the Association will pay a person's claims only up to these dollar limits set by law:

- **Accident, accident and health, or health insurance (including HMOs):**
 - Up to \$500,000 for health benefit plans, with some exceptions.
 - Up to \$300,000 for disability income benefits.
 - Up to \$300,000 for long-term care insurance benefits.
 - Up to \$200,000 for all other types of health insurance.
- **Life insurance:**
 - Up to \$100,000 in net cash surrender or withdrawal value.
 - Up to \$300,000 in death benefits.
- **Individual annuities:** Up to \$250,000 in the present value of benefits, including cash surrender and net cash withdrawal values.
- **Other policy types:** Limits for group policies, retirement plans and structured settlement annuities are in Chapter 463 of the Texas Insurance Code.
- **Individual aggregate limit:** Up to \$300,000 per person, regardless of the number of policies or contracts. A limit of \$500,000 may apply for people with health benefit plans.
- **Parts of some policies might not be protected:** For example, there is no protection for parts of a policy or contract that the insurance company doesn't guarantee, such as some additions to the value of variable life or annuity policies.

To learn more about the Association and your protections, contact:

Texas Life and Health Insurance Guaranty Association
1717 West 6th Street, Suite 230
Austin, TX 78703-4776
1-800-982-6362 or www.txlifega.org

For questions about insurance, contact:

Texas Department of Insurance
P.O. Box 12030
Austin, TX 78711
1-800-252-3439 or www.tdi.texas.gov

Note: You're receiving this notice because Texas law requires your insurance company to send you a summary of your protections under the Texas Life and Health Insurance Guaranty Association Act (Insurance Code, Chapter 463). These protections apply to insolvencies that occur on or after September 1, 2019. **There may be other exceptions that aren't included in this notice.** When choosing an insurance company, you should not rely on the Association's coverage. Texas law prohibits companies and agents from using the Association as an inducement to buy insurance or HMO coverage.

Chapter 463 controls if there are differences between the law and this summary.

(THIS FORM IS NOT PART OF YOUR CONTRACT)

STATEMENT OF ERISA RIGHTS

As a participant in the Plan, You are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

- (a) examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all Plan documents, including insurance contracts and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and Plan descriptions.
- (b) obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- (c) receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Employee Benefit Plan. The people who operate Your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of You and other Plan participants and beneficiaries. No one, including Your employer, or any other person, may discharge You or otherwise discriminate against You in any way to prevent You from obtaining a welfare benefit or exercising Your rights under ERISA. If Your claim for a welfare benefit is denied in whole or in part, You must receive a written explanation of the reason for the denial. You have the right to have the Plan review and reconsider Your claim.

Under ERISA, there are steps You can take to enforce the above rights. For instance, if You request materials from the Plan and do not receive them within 30 days, You may file suit in a federal court. In such case, the court may require the Plan Administrator to provide the materials and pay You up to \$110 a day until You receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If You have a claim for benefits which is denied or ignored, in whole or in part, You may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if You are discriminated against for asserting Your rights, You may seek assistance from the U.S. Department of Labor, or You may file suit in a federal court. The court will decide who should pay court costs and legal fees. If You are successful, the court may order the person You have sued to pay these court costs and fees. If You lose, the court may order You to pay these costs and fees, for example, if it finds Your claim frivolous.

If You have any questions about the Plan, You should contact the Plan Administrator. If You have any questions about this statement, Your rights under ERISA, health care coverage portability, or continuation of health care coverage under COBRA, You may also contact:

U.S. Department of Labor
Employee Benefits Security Administration
200 Constitution Avenue, N W
Room N5625
Washington, D.C. 20210
(202) 219-8776

NOTICE OF THE RIGHT TO APPEAL

Any adverse benefit determination will be explained in writing and the explanation will include:

- (a) the specific reason for the adverse benefit determination;
- (b) reference to the Plan provision upon which the adverse benefit determination was based;
- (c) a description of any additional information You might be required to provide and an explanation of why it is needed; and
- (d) an explanation of the Plan's claim review procedure.

You, Your beneficiary, or a duly authorized representative may appeal any adverse benefit determination by filing a request for review to the Plan Administrator. In connection with such a request, documents pertinent to the administration of the Plan may be reviewed, and issues outlining the basis of the appeal may be submitted. You may have representation throughout this review procedure.

Your request for review must be filed within 180 days after receipt of the written notice of adverse benefit determination. Non-urgent benefit determinations on appeal shall be rendered by the Plan Administrator within 15 days of receipt of Your request for review for Pre-Service Claims, and within 30 days of receipt of Your request for review for Post-Service Claims. Urgent Care benefit determinations on appeal shall be rendered within 72 hours of receipt of Your request for review. The decision, after the review, shall be in writing and shall include specific references to the pertinent plan provisions on which the decision was based.

Copies of the Plan's Claims Procedures are obtainable, without charge, upon written request to the Plan Administrator.

FACTS**WHAT DOES AMERICAN FIDELITY CORPORATION (AFC) DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account transactions and medical information
- insurance claim history and employment information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AFC chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does AFC share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report it to credit bureaus	Yes	No
For our marketing purposes – To offer our own products and services to you	Yes	No
For our affiliates to market to you	No	We don't share your information for this purpose
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Other information about your insurability	Yes	No
For our affiliates' everyday business purposes – Other information about your creditworthiness	No	We don't share your information for this purpose
For joint marketing with other financial companies	No	We don't share your information for this purpose
For non-affiliated third parties to market to you	No	We don't share your information for this purpose

Questions?

Call 1-866-554-4722 or go to www.americanfidelity.com.

Who we are	
Who is providing this notice?	American Fidelity Corporation (AFC)
What we do	
How does AFC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Provide information to us in the application process. • Transact business with us, our affiliates, or others, such as additional products or services purchased, etc. • Have information provided by your employer, group plan sponsor, or association for any group product you may have. • Have information provided by consumer reporting agencies, such as credit relationships and history. • Have information provided from other sources outside AFC such as medical information, motor vehicle reports, etc. • Visit AFC's non-public Online Service Center Web Site.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Sharing for non-affiliated third parties to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies. AFC's affiliates include:</p> <ul style="list-style-type: none"> • American Public Life Insurance Company • American Fidelity Administrative Services, LLC • Health Services Administration, LLC • American Fidelity Assurance Company • American Fidelity General Agency, Inc. • American Fidelity Property Company • American Fidelity Securities, Inc. • Balliet's, LLC
Non-affiliated third parties	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • AFC does not share with non-affiliates so they can market to you.
Joint marketing	<p>A formal agreement between non-affiliated third parties that together market financial products or services to you.</p> <ul style="list-style-type: none"> • AFC does not jointly market financial products or services.

Other important information
<p>AFC maintains appropriate physical, electronic, and procedural safeguards to maintain the confidentiality and security of your nonpublic personal information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Physical and electronic files are kept in secure areas. We educate our employees about the importance of confidentiality and customer privacy. We also enforce employee privacy responsibilities. We apply the same privacy policies to former customers that we apply to current customers.</p>

HIPAA NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW THIS DOCUMENT CAREFULLY.

American Public Life Insurance Company | P.O. Box 269105 | Oklahoma City, OK 73126-9105

If you have questions about this notice, please contact the person listed under "Whom to Contact" at the end of this notice.

SUMMARY

In order to provide you with benefits, the Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides that if American Public Life Insurance Company receives personal information about your health from you, your physicians, hospitals, and others who provide you with health care services, we are required to keep this information confidential. This notice of our privacy practices is intended to inform you of the ways we may use your information and the occasions on which we may disclose this information to others.

KINDS OF INFORMATION TO WHICH THIS NOTICE APPLIES

This notice applies to individually identifiable protected health information that is created or received by us and that relates to the past, present, or future physical or mental health or condition of an individual; the provision of health care to an individual; or the past, present, or future payment for the provision of health care to an individual; and that identifies the individual, or for which there is a reasonable basis to believe the information can be used to identify the individual (hereinafter referred to as "protected health information").

POLICIES AND/OR RIDERS AFFECTED BY THIS NOTICE

The following policies and/or riders and any combination thereof, provided by American Public Life Insurance Company are subject to the privacy policies and procedures set forth in this notice: cancer insurance; medical expense insurance; health indemnity insurance; hospital indemnity insurance; dental insurance; long term care insurance; flexible health care spending accounts; Medicare supplement insurance; vision insurance; medical expense reimbursement plans; and any other coverages offered by us that meet the definition of a health plan contained in the HIPAA Privacy Rule.

WHO MUST ABIDE BY THIS NOTICE

All employees, staff, students, volunteers and other personnel whose work involves one of the products covered under this notice and who are under the direct control of American Public Life Insurance Company must abide by this notice. The people and organizations to which this notice applies (referred to as "we," "our," and "us") have agreed to abide by its terms. We may share your information with each other for purposes of payment and operations activities as described below. When the minimum necessary requirement applies, we will make reasonable efforts to limit your protected health information to the minimum necessary to accomplish the intended purpose of the use, disclosure, or request.

OUR LEGAL DUTIES

- We are required by law to maintain the privacy of your protected health information.
- We are required to provide this notice of our privacy practices and legal duties regarding protected health information to anyone who asks for it.
- We are required to abide by the terms of the notice that is currently in effect.

- We are required to notify affected individuals following a breach of unsecured protected health information.

OUR RIGHT TO CHANGE THIS NOTICE

We reserve the right to change our privacy practices, as described in this notice, at any time. We reserve the right to apply these changes to any protected health information which we already have, as well as to protected health information we receive in the future. Before we make any material change in the privacy practices described in this notice, we will write a new notice that includes the change. The new notice will include an effective date. We will mail the new notice to all named insureds then covered by a product subject to the notice within 60 days of the effective date. We will also post the revised notice on our website, www.ffga.com by the effective date of the revised notice.

HOW WE MAY USE OR DISCLOSE YOUR PROTECTED HEALTH INFORMATION

We may use your protected health information, or disclose it to others, for a number of different reasons. This notice describes these reasons. For each reason, we have written a brief explanation. We also provide some examples. These examples do not include all of the specific ways we may use or disclose your information.

1. Payment.

We will use your protected health information, and disclose it to others, as necessary to make payment for the health care services you receive. For instance, an employee in our claim-processing department may use your protected health information to pay your claims. We will also send you information about claims we pay and claims we do not pay (called an "explanation of benefits"). The explanation of benefits will include information about claims we receive for the Insured and each dependent who are enrolled together under a single contract or identification number. Under certain circumstances, you may receive this information confidentially: see the "Confidential Communication" section in this notice. We may also disclose some of your protected health information to companies with which we contract for payment-related services. For instance, if you owe us money, we may give information about you to a collection company with which we contract to collect bills for us. We will not use or disclose more information for payment purposes than is necessary.

2. Health Care Operations.

We may use and disclose your protected health information for activities that are necessary to operate this organization. This includes reading your protected health information to review the performance of our staff. We may also use your information and the information of other members to plan what services we need to provide, expand, or reduce. We may disclose your protected health information as necessary to others with which we contract to provide administrative services. This includes our lawyers, auditors, accreditation services, and consultants, for instance. While we may use and disclose your protected health information for underwriting purposes, we are prohibited from

using or disclosing genetic information of an individual for such purposes.

3. Legal Requirement to Disclose Information.

We may use or disclose your information when we are required by law to do so. This includes reporting information to government agencies that have the legal responsibility to monitor the health care system. For instance, we may be required to disclose your protected health information, and the information of others, if we are audited by the state insurance department.

4. Public Health Activities.

We will disclose your protected health information when required to do so for public health purposes. This includes reporting certain diseases, births, deaths, and reactions to certain medications. It also includes reporting certain information regarding products and activities regulated by the federal Food and Drug Administration. It may also include notifying people who have been exposed to a communicable disease.

5. To Report Abuse.

We may disclose your protected health information when the information relates to a victim of abuse, neglect or domestic violence. We will make this report only in accordance with laws that require or allow such reporting, or with your permission.

6. Government Oversight.

We may disclose your protected health information if authorized by law to a government oversight agency (e.g., a state insurance department) conducting audits, investigations, or civil or criminal proceedings.

7. Judicial or Administrative Proceedings.

We may disclose your protected health information in the course of a judicial or administrative proceeding (e.g., to respond to a subpoena or discovery request).

8. Law Enforcement.

We may disclose a limited amount of your protected health information for law enforcement purposes. This includes providing information to help locate a suspect, fugitive, material witness or missing person, or in connection with suspected criminal activity. We must also disclose your protected health information to a federal agency investigating our compliance with federal privacy regulations.

9. Coroners.

We may disclose your protected health information to coroners, medical examiners, and/or funeral directors consistent with the law.

10. Organ Donation.

We may use or disclose your protected health information for cadaveric organ, eye or tissue donation.

11. Workers' Compensation.

We may disclose your protected health information to workers' compensation agencies if necessary for your workers' compensation benefit determination.

12. Limited Data Sets.

We may use or disclose, under certain circumstances, limited amounts of your protected health information that is contained in limited data sets.

13. Research.

We may use or disclose your protected health information for research purposes, but only as permitted by law.

14. Specialized Purposes.

We may use or disclose the protected health information of members of the armed forces as authorized by military command authorities. We may disclose your protected health information for a number of other specialized purposes. For instance, we may disclose your protected health information for national security, intelligence, and protection of the president.

15. To Avert a Serious Threat.

We may use or disclose your protected health information if we have a good faith basis to believe that the disclosure is necessary to prevent serious harm to the public or to an individual. The disclosure will only be made to someone who is able to prevent or reduce the threat.

16. Family and Friends.

We may disclose your protected health information to a member of your family or to someone else that is involved in your medical care or payment for care. This may include telling a family member about the status of a claim, or what benefits you are eligible to receive. In the event of a disaster, we may provide information about you to a disaster relief organization so they can notify your family of your condition and location. We will not disclose your information to family or friends if you object.

17. Health Benefits Information.

If your employer sponsors your enrollment in American Public's health plan, your protected health information may be disclosed to your employer, as necessary for the administration of your employer's health benefit program for employees. Employers may receive this information only for purposes of administering their employee group health plans, and must have special rules to prevent the misuse of your information for other purposes.

18. Treatment.

We may disclose information to health care providers who are involved in your care. For example, we may disclose information to your physician to help them care for you.

MORE STRINGENT LAW

In the event applicable law, other than the HIPAA Privacy Rule, prohibits or materially limits our uses and disclosures of protected health information, as set forth above, we will restrict our uses or disclosure of your protected health information in accordance with the more stringent standard.

1. Authorization.

We may use or disclose your protected health information for any purpose that is listed in this notice without your written authorization. We will not use or disclose your protected health information for any other reason that is not described in this notice without your written authorization. Specifically, we must have your written authorization to use or disclose psychotherapy notes except as permitted or required by law and personal information for marketing purposes, in most instances. In addition, we cannot sell your personal information unless we have your written authorization which must state that the disclosure of the information will result in remuneration to us. If you authorize us to use or disclose your protected health information, you have the right to revoke the authorization at any time. For information about how to authorize us to use or disclose your protected health information, or about how to revoke an authorization, contact the person listed under "Whom to Contact" at the end of this notice. You may not revoke an authorization for us to use and

disclose your information to the extent that we have taken action in reliance on the authorization or if the authorization was obtained as a condition of obtaining insurance, and we have the right, under other law, to contest a claim under the policy or the policy itself.

2. Request Restrictions.

You have the right to request restrictions on certain of our uses and disclosures of your protected health information for insurance payment or health care operations, disclosures made to persons involved in your care, and disclosures for disaster relief purposes. For example, you may request that we not disclose your protected health information to your spouse. Your request must be in writing and describe in detail the restriction you are requesting. We will consider your request, but we are not required to agree, except for a request to restrict disclosure of protected health information about you to a health plan if the disclosure is for the purpose of carrying out payment or health care operations and is not otherwise required by law and the information pertains solely to a health care item or service for which you or someone acting on your behalf paid the provider in full. We cannot agree to restrict disclosures that are required by law.

3. Confidential Communication.

If you believe that the disclosure of certain information could endanger you, you have the right to ask us to communicate with you at a special address or by a special means. For example, you may ask us to send explanations of benefits that contain your protected health information to a different address rather than to your home. Or you may ask us to speak to you personally on the telephone rather than sending your protected health information by mail. We will agree to any reasonable request. Requests for confidential communications must be in writing, must state that the disclosure of the protected health information could endanger you, must be signed by you or your representative, and sent to us at the address under "Whom to Contact" at the end of the notice.

4. Inspect And Receive a Copy of Protected Health Information.

You have a right to inspect certain protected health information about you that we have in our records and to receive a copy of it. This right is limited to information about you that is kept in records that are used to make decisions about you. For instance, this includes claim and enrollment records. If you want to review or receive a copy of these records, you must make the request in writing, you must state that you are requesting access to your protected health information and either you or your representative must sign the request. We may charge a reasonable fee for the cost of copying and mailing the records. To ask to inspect your records, or to receive a copy, contact us at the address under "Whom to Contact" at the end of this notice. We may deny you access to certain information. If we do, we will give you the reason, in writing. We will also explain how you may appeal the decision.

5. Amend Protected Health Information.

You have the right to ask us to amend protected health information about you, which you believe is not correct, or not complete. If you want to request that we amend your protected health information you must make this request in writing, it must be signed by either you or your representative, and you must give us the reason you believe the information is not correct or complete. Your request to amend your information must be sent to the address under "Whom to Contact" at the end of this notice. We may deny your request if we did not create the information, if it is not part of the records, we use to make

decisions about you, if the information is something you would not be permitted to inspect or copy, or if it is complete and accurate.

6. Accounting of Disclosures.

You have a right to receive an accounting of certain disclosures of your information to others. This accounting will list the times we have given your protected health information to others. The list will include dates of the disclosures, the names of the people or organizations to which the information was disclosed, a description of the information, and the reason. We will provide the first list of disclosures you request at no charge. We may charge you for any additional lists you request during the following 12 months. You must tell us the time period you want the list to cover. To be considered, your accounting requests must be in writing, signed by you or your representative, and sent to the address under "Whom to Contact" at the end of this notice.

7. Paper Copy of this Privacy Notice.

You have a right to receive a paper copy of this notice. If you have received this notice electronically, you may receive a paper copy by contacting the person listed under "Whom to Contact" at the end of this notice.

8. Complaints.

You have a right to complain about our privacy practices, if you think your privacy rights have been violated. You may file your complaint with the person listed under "Whom to Contact" at the end of this notice. You may also file a complaint directly with the Secretary of the U. S. Department of Health and Human Services. All complaints must be in writing, must describe the situation giving rise to the complaint, and must be filed within 180 days of the date you know, or should have known, of the event giving rise to the complaint. You will not be subject to any retaliation for filing a complaint.

WHOM TO CONTACT:

Contact the person listed below:

For more information about this notice, or for more information about our privacy policies, or if you want to exercise any of your rights, as listed on this notice, or if you want to request a copy of our current notice of privacy practices.

Privacy Official

P.O. Box 25523

Oklahoma City, OK 73125

1-866-55-HIPAA

This notice is also available on our website: www.ampublic.com