

GROUP CANCER PLAN- GC3

AMENDMENT RIDER – GHR108

CONTINUATION OF COVERAGE

If you cease employment with the employer who holds the Master Group Cancer Policy for which your group cancer certificate is issued, you will have the option to continue your Certificate (including any Riders, if applicable) by paying the premiums directly to American Public Life Insurance Company at their address: P. O. Box 925, Jackson, MS 39205. Premium must be paid within thirty-one (31) days after employment terminates.

Premium rates required under the Continuation provision will be the same as those that are currently being charged under the Master Policy. American Public Life will bill you for the premiums due after you notify them that you wish to continue the coverage.

Your coverage can be continued until the earlier of:

- (1) the Master Group Policy held by the group for which your coverage was originally issued, terminates; or
- (2) You stop paying premiums (subject to any terms of the Grace Period outlined in the insurance certificate)

CONVERSION

Provided your certificate is in effect and the due premiums have been paid prior to the termination of the Group Master Policy you will be entitled to convert to an individual policy of insurance issued by American Public Life without evidence of insurability. You must contact the Company in writing within thirty-one (31) days after the Group Policy terminates.

Premiums for the individual cancer policy will be figured from the premium rate table in effect on the date of conversion.

A covered child who ceases to be eligible may convert to an individual policy of insurance, subject to the terms of this provision. A covered spouse who ceases to be eligible for coverage because of divorce or annulment may convert to an individual policy, subject to the terms of this provision.

(1) Application for the individual policy and payment of the first premium must be made within 60 days after coverage ceases under the original Policy/Certificate. Premiums will be figured from the premium rate table in effect on the date of conversion.

(2) The individual policy will be issued without proof of insurability. It will provide benefits that most nearly approximate those of the original Policy/Certificate.

(3) The individual policy will take effect the day after coverage ceases under the original Policy/Certificate. However, no benefits will be payable under the individual policy for any loss for which benefits are payable under the original Policy/Certificate.

(4) The Pre-Existing Condition Limitation and Time Limit on Certain Defenses provisions for the individual policy will be figured from the Covered Person's Effective Date of coverage under the original Policy/Certificate.

(5) Any benefit maximums will be figured from the Effective Date of the original Policy/Certificate.