

Universal One Terms Defined

Accident - Sudden, unexpected and unintended injury which is independent of any sickness and which takes place while the Covered Person's coverage is in force.

Calendar year - The period from January 1 through December 31 of the same year.

Company - Companion Life Insurance Company, located in Columbia, South Carolina

Confinement (or Confined) - The period of time during any Hospital stay that the Covered Person is actually admitted on an inpatient basis. "Confinement" does not include that period of time during which a Covered Person is in a Hospital emergency room, an observation room, a free-standing surgical facility, or outpatient facility.

Covered Benefits - Those services or supplies entitled "Benefit(s)" in the Universal One plan, that:

- (a) are for necessary treatment and recommended by a Physician;
- (b) are received while the Covered Person is insured under this Plan, subject to any Extension of Benefits.

Covered Person(s) - The Insured and his or her Dependents insured under the Policy.

Day - A 24 hour period or overnight stay in a hospital facility is considered a single day.

Emergency - The sudden onset of a medical condition manifested by symptoms of such severity that the failure to immediately provide Medically Necessary care could reasonably be expected to result in:

- (a) placing the patient's health in serious jeopardy; or
- (b) serious impairment to bodily functions; or
- (c) serious dysfunction of any bodily organ or part.

Hospital - A licensed institution that has on its premises:

- (a) permanent and full-time facilities for the care of overnight resident bed patients under the supervision of a licensed Physician;
- (b) 24-hour-a-day nursing service by graduate registered nurses; and
- (c) the patient's written history and medical records.

Indemnity Coverage - A type of medical plan that reimburses the patient and/or provider as expenses are incurred. Your plan pays a predetermined, specified, fixed benefit for services provided.

Physician - Practitioner of the healing arts who:

- (a) is practicing within the scope of his or her license in the state where so licensed; and
- (b) is not a member of the Covered Person's Immediate Family.

Principal Sum - The amount shown in the Universal One Plan for Life Insurance and Accidental Death and Dismemberment.

Sickness - Illness or disease which begins while the Covered Person's coverage is in force and is the direct cause of the loss.

Universal One Benefit Provisions

Outpatient Physician Office Visit Benefit - The Company will pay the Outpatient Physician Office Visit Indemnity Benefit, as shown in the Universal One Plan, for a Physician office visit as a result of Sickness or Accident, not to exceed the Maximum Number of Office Visits per Calendar Year, as shown in the Plan.

Daily In-Hospital Benefit - If a Covered Person, while insured, is Confined in a Hospital as a result of Accident or Sickness, the Company will pay the Daily In-Hospital Indemnity Benefit amount, as shown in the Universal One Plan, for each day of Confinement, for up to the Maximum Number of Days of Confinement, as shown in the Plan. No benefit will be paid during any period the Covered Person is not under the regular care and attendance of a Physician.

Hospital Intensive Care Unit Confinement - If a Covered Person, while insured, is confined in a Hospital Intensive Care Unit, the Company will pay the Intensive Care benefit amount for up to 30 days. If the covered person is confined in a Hospital Intensive Care Unit and is confined to a hospital intensive care unit again within 90 days for the same or related condition, it will be treated as a continuation of the prior confinement. If more than 90 days have passed between the periods of confinement in a Hospital Intensive Care Unit, it will be treated as a new confinement. The Hospital Intensive Care Unit Confinement and Hospital Confinement benefit will not be paid concurrently.

Hospital Intensive Care Unit means a place which is a specifically designated area of the hospital called an intensive care unit that provides the highest level of medical care; is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care; is separate and apart from the surgical recovery and from rooms, beds and wards customarily used for patient confinement; is permanently equipped with special lifesaving equipment for the care of the critically ill or injured; and is under and has a physician assigned to the Hospital Intensive Care unit on a full time basis.

Daily Skilled Nursing Facility Benefit - If a Covered Person, while insured, is Confined in a Skilled Nursing Facility as a result of Accident or Sickness except for Mental Illness, the Company will pay the Daily Indemnity Benefit amount, as shown in the Universal One Plan for a Skilled Nursing Facility, for each day of Confinement, for up to the Maximum Number of Days of Confinement, as shown in the Plan. No benefit will be paid during any period the Covered Person is not under the regular care and attendance of a Physician.

Ground Ambulance Service Benefit - If a Covered Person requires the use of Ground Ambulance Service for transportation to or from a Hospital as a result of Accident or Sickness, the Company will pay the Ground Ambulance Service Indemnity Benefit, as shown in the Universal One Plan, up to the maximum number of trips, as shown in the Plan. Air ambulance transportation will be payable only if medically necessary and to the nearest facility equipped to handle the Covered Person's Accident or Sickness.

Emergency Room Visit Benefit - The Company will pay an Emergency Room Visit Indemnity Benefit for services that result from a Sickness that are Medically Necessary and are provided on an Emergency basis that do not result in Hospital Confinement. Emergency Room Visit Indemnity Benefits will be paid for an Insured or a Dependent. The Emergency Room Visit Indemnity Benefit amount is shown in the Universal One Plan.

Supplemental Accident Benefit - If a Covered Person has an Accident while Insured under the Plan, a Supplemental Accident Benefit will be provided if:

(a) the Accident resulted in injury to that person; and

(b) the charges are:

(1) incurred during the 90-day period after the date of the Accident; and

(2) not excluded under the terms of the Policy; and

(3) not reimbursed in full under any other provision(s) of the Policy.

After any and all other benefits are payable, the Company will pay the remaining actual expense incurred, if any, for the necessary care and treatment of the Injury. The maximum amount payable will not exceed the amount shown in the Universal One Plan.

Surgical Benefit - If a Covered Person has a covered surgery performed, the Company will pay the Surgical Indemnity Benefit amount. This amount is based on the Payment Factor amount, as shown in the Schedule of Surgical Indemnity Benefits.

If two or more procedures are performed through the same incision or operative field, payment will be made only for the procedure of the larger benefit. If more than one procedure is performed but each through separate incisions or in a separate operative field, the amount payable shall be the specified amount for the primary procedure plus 50% of the amount payable for all other surgical procedures performed.

Anesthesia Benefit - If the Surgical Indemnity Benefit is payable, the Company will pay the Anesthesia Indemnity Benefit amount, as shown in the Universal One Plan, for the administration of anesthesia.

Outpatient Surgical Facility Benefit - The Company will pay the Outpatient Surgical Facility Indemnity Benefit for charges made by an Outpatient Surgical facility, including a hospital ambulatory surgery center, provided the Covered Person is not admitted to the hospital, in connection with a covered outpatient surgical procedure performed on a Covered Person. Benefits will be paid for services and supplies such as the cost of the operating room, laboratory tests and X-ray examinations, including professional fees, drugs or medicines, and supplies.

Life Insurance - If a Covered Person dies, the Company will pay the Death Benefit shown in the Universal One Plan. Payment will be made in one lump sum to the Beneficiary (or to the Insured in the event of a covered Dependent's death).

Accidental Death and Dismemberment Insurance - If an Insured suffers loss of

life, sight or limb(s) due to an accidental bodily injury, the Company will pay an Accidental Death and Dismemberment Benefit for such loss if the following conditions are met:

- (a) The loss must result directly from an injury. The injury must be caused by an accident that occurs while the Plan is in force.
- (b) The loss must occur no later than 90 days after the date the injury was received.
- (c) The loss must not be excluded.
- (d) The loss of a hand or foot means the severance at or above the wrist or ankle joint.
- (e) The loss of sight means total and irrecoverable loss of sight.

The benefit amount payable for a loss which meets the conditions stated above is as follows:

For Loss of Life -	100% of the Principal Sum
For Loss of One Hand -	50% of the Principal Sum
For Loss of One Foot -	50% of the Principal Sum
For Loss of Sight of One Eye -	50% of the Principal Sum
For Loss of more than one of the above in any one Accident -	100% of the Principal Sum.