

ADDITIONAL BENEFIT AMOUNTS	PREMIER Maximum
ANNUAL CANCER SCREENING BENEFIT RIDER (form L-6041) A. Basic Benefit We will pay the expense incurred, but not to exceed the maximum benefit amount shown on the Policy Schedule, once per calendar year per Insured Person for screening tests performed to determine whether Cancer exists in an Insured Person. Covered annual Cancer screening tests include but are not limited to: mammogram, pap smear, breast ultrasound, Thin Prep, biopsy, chest x-ray, thermography, colonoscopy, flexible sigmoidoscopy, hemocult stool specimen, PSA (blood test for prostate cancer), CEA (blood tests for colon cancer), CA125 (blood test for ovarian cancer), CA15-3 (blood test for breast cancer), serum protein electrophoresis (blood test for myeloma). B. Additional Benefit We will pay the expense incurred, but not to exceed two times the maximum benefit amount per calendar year as shown on the Policy Schedule, for one additional invasive diagnostic procedure required as the result of an abnormal cancer screening test for which benefits are payable under the Basic Benefit above for an Insured Person. This additional benefit is payable regardless of the results of the additional diagnostic procedure. However, the amount payable will be reduced dollar for dollar for any amount payable under the Positive Diagnosis Benefit contained in the base policy.	\$125 Per Calendar Year \$250 Per Calendar Year
FIRST OCCURRENCE BENEFIT RIDER (form L-6043) If an Insured Person receives a positive diagnosis of Internal Cancer, We will pay the First Occurrence benefit amount shown on the Policy Schedule. If the Insured Person receiving the positive diagnosis of Internal Cancer is a child under the age of 21, we will pay one and one-half times the First Occurrence benefit amount shown on the Policy Schedule.	\$10,000 Once per Lifetime \$15,000 Once per Lifetime
ANNUAL RADIATION, CHEMOTHERAPY, IMMUNOTHERAPY and EXPERIMENTAL TREATMENT BENEFIT RIDER (form L-6045) We will pay the expense incurred, but not to exceed the maximum benefit amount shown on the Policy Schedule, per calendar year per Insured Person for Radiation Treatment, Chemotherapy, Hormonal Therapy, Immunotherapy or Experimental Treatment. The Radiation Treatment, Chemotherapy, Hormonal Therapy, Immunotherapy or Experimental Treatment must be for the treatment of an Insured Person's Cancer. The benefit amount shown on the Policy Schedule is the maximum calendar year benefit available per Insured Person regardless of the number or types of Cancer treatments received in the same year.	\$20,000 Per Calendar Year
SURGICAL BENEFIT RIDER (form L-6048) Surgical Expense We will pay the Surgical Expense benefit for a surgical procedure for the treatment of an Insured Person's Cancer (except Skin Cancer) according to the Surgical Schedule shown in this rider. However, in no event will the amount payable exceed the maximum Surgical Expense benefit shown on the Policy Schedule, nor will it exceed the expense incurred. Anesthesia Expense We will pay the anesthesia expense incurred, not to exceed 25% of the covered Surgical Expense benefit for the operation performed. This includes the services of an anesthesiologist or of an anesthetist under supervision of a physician for the purpose of administering anesthesia. Breast Reconstruction With transverse rectus abdominis myocutaneous flap (TRAM), single pedicle, including closure of donor site, with microvascular anastomosis (supercharging) is one of the surgical procedures listed in the Surgical Schedule. If this procedure is performed on an Insured Person as the result of a mastectomy for the treatment of Breast Cancer, We will pay the expense incurred not to exceed \$900 per \$1,000 of the Surgical Benefit issued. Skin Cancer Surgery Expense We will pay the expense incurred, not to exceed the procedure amount listed in this rider (\$125 to \$750 depending on the procedure) when a surgical operation is performed on an Insured Person for treatment of a diagnosed Skin Cancer. This benefit is payable in lieu of any benefits for Surgical Expense and Anesthesia Expense which are not applicable to Skin Cancer.	\$6,000 Procedure Maximum \$1,500 Procedure Maximum \$5,400 Procedure Maximum Per Procedure
DAILY HOSPITAL CONFINEMENT BENEFIT RIDER (form L-6042) Confinements of 30 Days or Less We will pay the Daily Hospital Confinement benefit amount shown on the Policy Schedule for each of the first 30 days in each period of hospital confinement during which an Insured Person is confined to a hospital, including a government or charity hospital, for the treatment of Cancer. Confinements of 31 Days or More If an Insured Person is continuously confined to a hospital, including a government or charity hospital, for longer than 30 consecutive days for the treatment of Cancer, We will pay two times the Daily Hospital Confinement benefit amount shown on the Policy Schedule. This benefit payment will begin on the 31st continuous day of such confinement and continue for each day of confinement until the Insured Person is discharged from the Hospital. Benefits for an Insured Dependent Child under Age 21 The amount payable under this benefit will be double the Daily Hospital Confinement benefit shown on the Policy Schedule if the Insured Person so confined is a dependent child under the age of 21.	\$500 Per Day \$1,000 Per Day \$1,000/ \$2,000 Per Day

This page is an Insert to be used ONLY with Brochure Form L-6040-AD-CA (03/09). If you do not have this Brochure, ask that your agent provide one for you. All exclusions, limitations, definitions and terms of renewability of the Limited Benefit Cancer Expense Policy (form L-6040) apply to these riders. **THESE ARE CANCER ONLY RIDERS.**

Monthly Rates	Individual	Single Parent	Individual + Spouse	Family
PREMIER PLAN	\$48.11	\$54.91	\$77.36	\$77.36

OPTIONAL BENEFITS YOU MAY SELECT FOR ADDITIONAL PREMIUM

HOSPITAL INTENSIVE CARE UNIT BENEFIT RIDER (form L-6047)

If the rider is issued and while coverage is in force, it will provide benefits if an Insured Person goes into a Hospital Intensive Care Unit (including a Cardiac Intensive Care Unit or Neonatal Intensive Care Unit, hereinafter "ICU"). Benefits start the first day of confinement in an ICU for sickness or injury. Any combination of benefits payable under this rider is limited to a **maximum of 45 days** per each period of confinement.

Intensive Care Unit Benefit

We will pay the daily Hospital Intensive Care Unit benefit amount shown on the Policy Schedule for an Insured Person's confinement in an ICU for sickness or injury. An applicant may select a daily ICU benefit amount of

\$900 per day.

Double Intensive Care Unit Benefit

We will **pay double (\$1,800)** the daily Hospital Intensive Care Unit benefit amount shown on the Policy Schedule for an Insured Person's confinement in an ICU as a result of Cancer. We will also double this ICU benefit for only the initial ICU confinement resulting from an Insured Person's travel related injury, provided that the ICU confinement begins within 24 hours of the accident causing the travel related injury.

***A travel related injury includes being struck by an automobile, bus, truck, van, motorcycle, train, or airplane; or being involved in an accident in where the Insured Person was the operator or passenger in or on such vehicle.**

Step Down Unit Benefit

We will **pay one-half (\$450)** of the daily Hospital Intensive Care Unit benefit amount shown on the Policy Schedule for an Insured Person's confinement in a Step Down Unit for a sickness or injury.

All benefits contained in this rider will be reduced by one-half at age 75.

\$900 ICU RIDER RATES	\$4.27	\$5.86	\$8.08	\$8.08
Total Monthly Rates	Individual	Single Parent	Individual + Spouse	Family
PREMIER PLAN + ICU 900	\$52.38	\$60.77	\$85.43	\$85.43

***CALIFORNIA EFT RATES**