

DIAGNOSTIC PROCEDURE BENEFIT RIDER

We will pay the benefit amount indicated on the Policy Schedule when any covered person incurs charges for and has one of the following diagnostic procedures while this policy is in force. This benefit is payable for one procedure per calendar year per covered person. If you have one of the covered Diagnostic Procedures which would be payable under the Outpatient Surgical Procedure Benefit, we will only pay the Diagnostic Procedure Benefit. The procedure must be required due to a covered accident or covered sickness.

Breast

- Biopsy
(incisional, needle, stereotactic)

Cardiac

- Angiogram
- Arteriogram
- Thallium Stress Test
- Transesophageal
Echocardiogram (TEE)

Digestive

- Barium Enema/Lower GI series
- Barium Swallow/Upper GI series
- Esophagogastroduodenoscopy
(EGD)

Ear/Nose/Throat/Mouth

- Laryngoscopy

Gynecological

- Cervical biopsy
- Cone biopsy
- Endometrial biopsy
- Hysteroscopy
- Loop Electrosurgical
Excisional Procedure (LEEP)

Liver

- Biopsy

Lymphatic

- Biopsy

Diagnostic Radiology

- Computerized Tomography
Scan (CT Scan)
- Electroencephalogram (EEG)
- Magnetic Resonance Imaging
(MRI)
- Myelogram
- Nuclear medicine test
- Positron Emission Tomography
Scan (PET Scan)

Miscellaneous

- Bone marrow aspiration/biopsy

Renal

- Biopsy

Respiratory

- Biopsy
- Bronchoscopy
- Pulmonary Function
Test (PFT)

Skin

- Biopsy
- Excision of lesion

Thyroid

- Biopsy

Urinary

- Cystoscopy

OPERATIONS**% of Maximum
Surgical Benefit****INTEGUMENTARY SYSTEM****SKIN**

Incision and Drainage of Cyst	1.0
Acne Surgery	0.75
Biopsy	1.5
Excision of Benign Tumor	2.0
Excision of Malignant Tumor (Trunk, Arms or Legs)	3.0
Excision of Malignant Tumor (Face, Scalp, Ears, Neck, Hands, Feet, Genitalia)	5.0
Excision of Malignant Tumor (Eyelids, Nose, Lips, Mucous Membrane)	7.5
Excision of Nail	5.0
Repair – Simple Wounds	1.0
Repair – Complex Wounds (Linear Repair)	3.5
Repair – Skin Grafts (Single Stage)	2.5
Repair – Skin Grafts (Multiple Stage)	7.5
Electro-surgical destruction or Chemocautery	1.0
Chemosurgery – malignancies of the skin	10.0

BREAST

Biopsy	7.5
Excision of Cyst or Benign Tumor	7.5
Excision of Chest Wall Tumor	35.0
Mastectomy, simple	15.0
Mastectomy, radical	35.0
Mammoplasty, Reconstructive	50.0
Mammoplasty, Prosthetic Devices	35.0

MUSCULOSKETAL SYSTEM**BONE OR CARTILAGE GRAFT**

Spinal Fusion	40.0
Spinal Fusion with removal of Intervertebral disc	40.0
Spinal Fusion for Scoliosis	60.0

FRACTURES (Requiring Reduction)

Skull	37.5
Nose	2.5
Jaw	15.0
Vertabrae, one or more	15.0
Collar Bone	7.5
Shoulder blade (Scapula)	27.5
Upper Arm	12.5
Lower Arm	7.5
Hand	5.0
Fingers or Toes	2.5
Upper Leg	20.0
Lower Leg	7.5
Ankle	12.5
Foot	5.0

JOINTS

Shoulder or Elbow:		
	Arthrotomy	25.0
	Arthroplasty	40.0
Wrist:		
	Arthrotomy	20.0
	Arthroplasty	40.0
Hip:		
	Arthrotomy	35.0
	Arthroplasty	50.0
Knee:		
	Arthrotomy	25.0
	Arthroplasty	50.0
Ankle:		
	Arthrotomy	25.0
	Arthroplasty	37.5
Hammertoe		10.0

DISLOCATIONS

Jaw		2.5
Collar Bone (requiring reduction)		5.0
Shoulder (humerus with anesthesia) or Elbow		2.5
Wrist		2.5
Fingers or Toes		1.0
Hip or Knee		10.0
Ankle		5.0

TENDONS

Repair or Suture		6.0
Lengthening or Shortening (e.g. Achilles Tendon)		15.0

AMPUTATIONS

Arm at Shoulder Joint		37.5
Arm below Shoulder Joint		17.5
Finger		7.5
Leg at Hip Joint		40.0
Leg at Knee		20.0
Leg above or below knee		25.0
Toe		5.0

RESPIRATORY SYSTEM**NOSE**

Excision of Nasal Polyps		1.5
Submucous resection, Classic Nasal Sept		15.0

SINUSES

Frontal Sinusotomy – simple		10.0
Frontal Sinusotomy – radical		30.0

LARYNX

Laryngectomy		50.0
Laryngoscopy		2.0

TRACHEA AND BRONCHI

Tracheotomy		10.0
Bronchoscopy		7.5
Closure of Tracheotomy		12.5

LUNGS

Thoracotomy	25.0
Pneumonotomy	30.0
Pneumonocentesis	2.5
Thoracentesis	1.5
Pneumonectomy, total	50.0
Wedge Resection of Lung, Single or Multiple	40.0
Thoracoscopy (including biopsy)	10.0

CARDIOVASCULAR SYSTEM**HEART**

Heart Transplant	100.0
Catheterization of Heart	7.5
Suture of Heart wound or injury	50.0
Valvotomy, aortic and pulmonic valve	75.0
Valvotomy, mitral valve	70.0
Valvuloplasty or Replacement, aortic and mitral valve	100.0
Coronary Bypass, single or multiple	100.0
Repair of Myocardial Aneurysm	100.0
Repair of Septal Defect	90.0
Angioplasty, percutaneous	50.0
Pervenous or Transvenous insertion of Pacemaker	25.0

ARTERIES

Arteriotomy, extremity	30.0
Thromboendarterectomy	60.0
Carotid endarterectomy	60.0
Excision and graft, Abdominal Aortic Aneurysm	75.0
Injection – Varicose Veins	00.5

HEMIC AND LYMPHATIC SYSTEMS

Splenectomy	30.0
Biopsy of Lymph Node	2.5
Radical Lymphadenectomy	25.0

DIGESTIVE SYSTEM

Gastrotomy	25.0
Gastrectomy, Total	50.0
Gastrectomy, Partial	40.0
Gastrosocopy	7.5
Gastrostomy	20.0
Gastrorrhapy	25.0
Enterotomy	30.0
Enterectomy	35.0
Colostomy	40.0
Enterostomy	25.0
Enterolysis	20.0
Diverticulectomy	25.0
Appendectomy	20.0
Proctectomy	50.0
Proctosigmoidoscopy	1.5
Proctoplasty	20.0
Fistulotomy	5.0
Sphincterotomy	2.5
Fissurectomy or Hemorrhoidectomy	10.0
Removal of External Hemorrhoids	1.5
Aspiration biopsy of liver, pancreas or bile duct	2.5
Cholecystotomy	25.0

Cholecystectomy	30.0
Pancreatectomy – partial	40.0
Pancreatectomy – total	70.0
Laparotomy	20.0
Herniotomy	17.5

URINARY SYSTEM

Nephrolithotomy	40.0
Renal Biopsy	2.5
Nephrectomy	40.0
Lithotripsy	25.0
Kidney Transplant	62.5
Cystotomy	25.0
Cystectomy – partial	35.0
Cystectomy – complete	50.0
Urethroscopy or Cystoscopy	2.5
Cystoplasty	40.0
Dilation of Urethra	1.0

GENITAL SYSTEM

MALE

Circumcision	1.5
Orchiectomy	10.0
Reduction of Torsion of Testis	15.0
Excision of Epididymis, Hydrocele, Varicocele	15.0
Vasectomy	7.5
Biopsy, Prostate	2.5
Prostatectomy – partial	40.0
Prostatectomy – radical	50.0

FEMALE

Hysterctomy, Vaginal or Abdominal	30.0
Hysterectomy, radical for cancer including lymph nodes	50.0
Salpingo-oophorectomy	22.5
Repair of cystocele or rectocele	17.5
Repair of cystocele and rectocele	25.0
Tubal Ligation	20.0
Biopsy or removal of cervical lesion or polyp	1.5
Dilation and Curettage	7.5
Myomectomy	25.0
Repair of uterine suspension	20.0
Cesarian Section	25.0
Obstetrical Delivery	10.0
Amniocentesis	2.5

ENDOCRINE SYSTEM

Incision and drainage of Thyroid Gland	1.5
Local excision of thyroid cyst or adenoma	20.0
Thyroidectomy or Parathyroidectomy	35.0
Adrenalectomy	40.0

NERVOUS SYSTEM

Burr Holes	15.0
Cranioplasty	50.0
Craniotomy or Craniectomy	20.0
Laminectomy	50.0
Spinal Puncture	1.0
Paravertebral block, lumbar or thoracic nerve	2.5
Median nerve decompression (Carpal Tunnel)	15.0

EYE

Removal of eye	20.0
Excision of pterygium	12.5
Sclerotomy – anterior	25.0
Sclerotomy – posterior	15.0
Iridectomy	25.0
Extraction of lens (including cataract extractions)	40.0
Reattachment of retina	50.0
Muscle operation (one or more muscles)	30.0
Excision of lacrimal gland or dac	25.0

EAR

Drainage of abscess	1.0
Otoscopy	1.0
Myringotomy	1.5
Tympanotomy (diagnostic)	25.0
Tympanotomy with insertion of Collar Button Tube	12.5
Mastoidectomy – simple	25.0
Tympanoplasty	50.0
Labyrinthotomy or Labyrinthectomy	50.0

LIMITATIONS & EXCLUSIONS

This Policy (including any Rider(s) attached) does not pay Benefits for conditions caused by or resulting from:

- a. treatment of alcoholism or drug addiction; or
- b. being legally intoxicated or being under the influence of any drug unless prescribed by a Physician; or
- c. attempted suicide while sane or insane or willful and intentional self-inflicted Injury; or
- d. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or
- e. engaging in an illegal activity; or
- f. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: (1) due to an Injury; or (2) to restore normal bodily functions; or
- g. care that is primarily for rest, convalescence or rehabilitation; or
- h. treatment of Mental or Nervous Disorders without demonstrable organic disease; or
- i. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or
- j. any Pre-Existing Conditions as defined in this Policy; or
- k. conditions specifically excluded by amendment or endorsement.

This Policy (including any Rider(s) attached) does not pay and Daily Benefit amount(s) if there is no Hospital room and board charge. Observation room is not considered a confinement.

PRE-EXISTING CONDITIONS

This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first 12 months beginning on the date that person becomes an Insured on this Policy or Rider.

By Pre-Existing Conditions, We mean those conditions for which medical advice or treatment was received or recommended or that could be medically documented within the 12-months period immediately preceding the Policy Effective Date. Pre-Existing Conditions exclusions may not be implemented by any successor plan as to any Insureds who have already met all or part of the waiting period requirements under any previous plan. Credit must be given for that portion of the waiting period that was met under the previous plan.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

TERMINATION

All coverage under this Policy and any attached Rider(s) shall terminate when this Policy ceases to be in force.

This Policy will end on the earlier of:

- a. when You fail to pay Premiums within Your Grace Period; or
- b. when You die; or
- c. the Policy Anniversary Date You no longer meet the Renewal Condition as defined on the cover of this Policy; or
- d. the date You notify Us in writing to end this Policy.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse, as defined in this Policy.

When such Insured's insurance ends, We will:

- a. refund any Premium accepted for the period the Insured ceases to be an Eligible Dependent Child or Eligible Spouse; and
- b. consider any claim that began before the insurance ended; and
- c. allow a conversion policy for an Eligible Dependent Child or Eligible Spouse, as set forth in the Conversion Privilege.