



TELADOC RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration and Master Policy, in consideration of additional Premium, and subject to all other Terms of this insurance, all Insured Persons who have elected the Teladoc Rider, will be entitled to the amended benefits listed below.

The following benefit is added to the **BENEFIT SUMMARY**:

| Inpatient or Outpatient Services Not subject to Deductible and Coinsurance | |
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| Benefit | Limits |
| Teladoc Consultation | <ul style="list-style-type: none"> Mental or Nervous Disorders are not covered Applicable in the United States Coverage for a Teladoc Consultation is not a determination that any specific condition discussed, raised or identified during such consultation is covered under this insurance. The Company reserves the right to decline future claims relating to or arising from any condition discussed, raised or identified during a Teladoc Consultation where the Illness or Injury is otherwise excluded under this Certificate of Insurance. |

The following provision is added to the **Certificate of Insurance**:

ELIGIBILITY: If the Insured Person meets the eligibility requirements set forth in the Certificate of Insurance, they are eligible for the coverage included in this Rider.

The following is added to the **ELIGIBLE MEDICAL EXPENSES** provision:

Charges incurred for a Teladoc Consultation subject to the limitations set forth in the **BENEFIT SUMMARY**

The following definition is added to the **DEFINITIONS** provision:

Teladoc Consultation: A phone or video consultation provided by the vendor, Teladoc Physicians, PA, a network of board-certified providers in the United States available on-demand twenty-four (24) hours a day, seven (7) days a week, three hundred sixty-five (365) days a year to diagnose, treat and prescribe medication (when necessary) for non-emergency medical issues. Teladoc does not replace existing primary care Physician relationships but supplements them.