

Lloyd's

This insurance is underwritten by certain Underwriters at Lloyd's, London

Insured:

Certificate Number:

BRIDGE MAJOR MEDICAL

This Certificate of Insurance confirms that in return for payment of the Premium stated in the Declarations, certain Underwriters at Lloyd's have agreed to reimburse You for certain medical expenses in accordance with the terms set out in this Certificate.

In accepting this insurance, the Underwriters have relied on the information and statements that You have provided on the date which is stated in the Declarations. You should read this Certificate carefully and if it is not correct, please contact the Coverholder. It is an important document and You should keep it in a safe place with all other papers relating to this insurance.

Coverage under this Certificate will begin on the Effective Date at 12:01 AM. Coverage will end on the Expiry Date at 12:01 AM. All times will be the Local Standard Time at the address stated in the Declarations. For the insurance described in this Certificate to be effective there must not have been any material changes to Your health as described in Your application or online enrollment for coverage between the date You signed the application or completed the online enrollment and the Effective Date of the insurance described in this Certificate. If there have been any material changes in Your health during this time period, this Certificate must be immediately returned with a written description of such changes for Underwriters' review and consideration as to issuance of coverage.

Notice of Nonrenewability: This insurance is not renewable. New Terms of Insurance may be secured at the option of the Underwriters and then only upon submission of a new satisfactory application or online enrollment.

THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Important Notice regarding the Patient Protection and Affordable Care Act: This insurance is not subject to, and does not provide certain of the insurance benefits required by the United States' Patient Protection and Affordable Care Act ('ACA'). In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability. ACA requires certain United States citizens and United States residents to obtain ACA compliant health insurance coverage. You should consult Your attorney or tax professional to determine if ACA's requirements are applicable to You.

The insurance described in this Certificate has coverage limitations and exclusions. Please review the Limitations and Exclusions section.

Read this Certificate carefully. It is a legal contract between the Owner and Us.

DECLARATIONS

Certificate Number:

Name of Owner:

Address:

Name of Insured:

Geographical Area of Coverage:

Effective Date:

Expiry Date:

Retro Date:

Issue Date:

Application Date:

Premium:

ESL Tax:

Stamping Fee:

Processing Fee:

Total:

Payment Mode:

Binding Authority Number:

Unique Market Reference:

SCHEDULE OF BENEFITS

Deductible (per Certificate) \$ _____

Maximum Benefit (per Certificate) \$ _____

Coverage provided includes:
 Part A only
 Part B only
 Part A and Part B

Forms and Endorsements that apply: Application, Bridge050117.

Executed by Petersen International Underwriters on:

Date: __ By: _____

W. Harold Petersen, President

DEFINITIONS

Accident means a sudden, unexpected event which occurs at an identifiable time and location during

the Term of Insurance.

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including intention to influence any government and/or to put the public, or any section of the public, in fear.

Cancer Related Condition means a condition which arises as a result of cancer, to include but not be limited to, carcinoma, leukemia, lymphoma and sarcoma.

Cardiac Related Condition means a condition which affects or is affected by the heart and/or circulatory system. This includes conditions which are directly related to the heart and/or circulatory system or are secondary complications as a result of another condition which then affects the heart and/or circulatory system.

Coinsurance means the amount of Eligible Expenses incurred after the deductible which is shared on a percentage basis by You and by Us up to the specified stop loss amount.

Custodial Care means care provided primarily for the non-medical maintenance of a patient or which is designed to assist a patient in essential activities of daily living and which is not primarily provided for its therapeutic value. Activities of daily living include such things as bathing, feeding, dressing, walking and taking oral medicine.

Coverholder means Petersen International Underwriters, a licensed surplus line broker who is a coverholder to Lloyd's, with limited authorization granted by Underwriters to place the insurance described in and to issue this Certificate.

CPT means the Current Procedural Terminology. The CPT utilizes codes to identify services performed by Providers.

Deductible means the amount of Eligible Expenses that must be incurred and paid by You prior to any amounts being reimbursed by Underwriters.

Eligible Expenses means Usual, Customary and Reasonable charges and paid by You for services and supplies which are Medically Necessary and for which coverage is provided under the insurance described in this Certificate.

Hazardous Sports and Activities are activities which are considered to be more than a standard risk. These activities include: Bungee Jumping, Driving/Riding a motor scooter, Hang Gliding, Horseback Riding, Hiking/Trekking over 10,000 feet above sea level, Ice Skating, Jet Skiing, Mountaineering, Paragliding, Roller skating/ inline skating, Scuba diving, Skydiving, Snow Skiing/ Snowboarding, Snowmobiling, Surfing, Tree canopy tours / Zip lining / repelling, Wake Boarding, Waterskiing, White Water Rafting / canoeing / kayaking, Windsurfing, any activity You do as a semi-professional athlete, professional athlete, or in a race, or any activity carried out against local warnings or advice, or any activity if it is not carried out in a safe way, or any activity if You act irresponsibly or put Yourself in needless danger.

DEFINITIONS (Continued)

Home Health Care means part-time or intermittent home nursing care by a registered nurse or

licensed vocational nurse in a place of residence, including medical supplies, drugs and medications prescribed by a Physician, and laboratory services, but only to the extent that they would have been covered when confined in a Hospital.

Hospice Facility is a facility which provides a hospice program, is separate from any other facility, and provides care for terminally ill persons with a prognosis of six months or less in which to live.

Hospital means a facility which is licensed under state and local laws and regulations to provide, on the order of a Physician, diagnostic and therapeutic services for the medical diagnosis, treatment and care of persons in need of acute inpatient hospital care. Hospital does NOT include health resorts, rest homes, nursing homes, Skilled Nursing Facilities, convalescent homes or other similar institutions.

Injury means an Accidental bodily Injury which:

- a) is sustained by the Insured Person;
- b) is caused by an Accident, and
- c) is the direct cause of loss independent of Sickness, disease or bodily infirmity within twelve (12) months from the date of the Accident

Insured means You, being the person or persons covered by the insurance described in this Certificate.

Maximum Benefit means the total amount of Eligible Expenses reimbursable during the Term of Insurance.

Medically Necessary means services which are required due to Sickness or Injury and which are appropriate for treatment of the patient according to standards of medical practice generally accepted and provided by the medical community.

Medicaid means the program of medical coverage set forth in the Health Insurance for the Aged Act, Subchapter XVIII of the Social Security Amendments of 1965, including any amendments now or later enacted.

Medically-Controlled Hypertension means that You have been taking the same medication and the same dosage for at least the last six (6) months to control high blood pressure and during the last six (6) months the majority of Your blood pressure readings have been recorded less than 150/90 with no reading to exceed 165/95, by a Physician in the U.S.

Medicare is as defined under the Health Insurance for the Aged Act, Subchapter XVIII of the Social Security Amendments of 1965 as then constituted or later amended (42 U.S.C. 1395 et seq.)

Mental or Nervous Disorders means any condition which includes any form of neurotic or psychotic condition or behavioral disorder. Conditions may include, but are not limited to: psychiatric disorders, manic disorders, paranoia, schizophrenia, personality disorders, depression, anxiety, due to any cause or any form of chemical imbalance affecting the brain.

Owner means the person or entity stated in the Declarations. The Owner has all the rights and privileges under this Certificate.

DEFINITIONS (Continued)

Payor is the person or entity who has paid the Provider.

Physician means an individual who is qualified to perform or prescribe surgical or manipulative treatment. A Physician must be recognized (licensed and chartered) by the state or country in which he or she is practicing, cannot be a relative of the Insured, and must practice within the scope of his or her license. Treatment of a Sickness or Injury must be within the knowledge or expertise of the Physician.

Pre-existing Condition means a condition caused or contributed to by a Sickness or Injury for which medical advice, diagnosis, care or treatment, including the use of prescription medication including but not limited to ongoing condition(s), was recommended by or received from a licensed health care practitioner, and/or any symptom(s) and/or any condition(s) which would have caused a reasonably prudent person to seek medical attention during the twelve (12) months immediately preceding the Retro Date of the insurance described in this Certificate, whether disclosed or not on Your application or online enrollment.

Provider means a Physician, Hospital, or other person or entity that provides health care services which is licensed under state and local laws and regulations to provide, on the order of a Physician, diagnostic and therapeutic services for the medical diagnosis, treatment and care of persons in need of such care.

Sickness means an illness or disease.

Skilled Nursing Facility means a facility which is licensed under state and local laws and regulations to operate as a Skilled Nursing Facility.

Stop Loss means the total dollar amount of Eligible Expenses shared on a percentage basis by You and by Us after the deductible.

Term of Insurance means the time period beginning with the Effective Date and ending with the Expiry Date.

Terrorism or Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including intention to influence any government and/or to put the public, or any section of the public, in fear.

Underwriters refers to certain Underwriters at Lloyd's, London.

Usual, Customary and Reasonable, UCR means the following: The "usual" charge is that fee usually charged by the Provider for a given service or supply. A charge is "customary" when it is within the range of the usual fees charged by Providers of similar training and experience, for the same service or supply within the same Geographic Area as determined by Underwriters. The charge is "reasonable" when it meets the above two criteria or is justifiable as determined by Underwriters in consideration of the special circumstances of the particular case in question.

DEFINITIONS (Continued)

War means war, declared or undeclared, invasion, hostilities, acts of foreign enemies, civil war,

rebellion, insurrection, military or usurped power, martial law or confiscation by order of any government or public authority.

We, Us means Underwriters.

You, Your means each named Insured.

BENEFIT PROVISIONS

DESCRIPTION OF BENEFITS

We will reimburse benefits listed below and as stated in the Schedule of Benefits, subject to the terms and limitations of this Certificate.

The plan contains a deductible which must be satisfied before any benefits begin. After the deductible, eligible expenses will be paid at eighty percent (80%) for the next \$10,000.00. After the deductible and coinsurance have been satisfied, benefits shall be paid at one hundred percent (100%) of eligible expenses to the plan Maximum Benefit as stated in the Schedule of Benefits.

PART A - HOSPITALIZATION BENEFITS

Covered expenses under Part A include: Semi-private room and board charges, general nursing, miscellaneous hospital services and supplies, drugs, x-rays, laboratory tests and operating room expenses. Benefits are applicable to the following facilities and as described:

Hospital Facilities

Benefits include standard hospitalization and emergency treatments.

Hospice Facilities

A physician must certify the need of such care. Eligible expenses include out-patient treatment.

Skilled Nursing Facilities

Qualification requires a medically necessary hospital confinement of three (3) days or longer, must begin within thirty (30) days following hospital confinement, and must be recommended and authorized by a treating physician.

Home Health Care Services

Skilled care at home is covered if such care is deemed medically necessary.

PART B - PHYSICIAN AND SURGEONS BENEFITS

The costs of physicians and surgeons are covered on either an in-patient or out-patient basis. Supplies, therapy and ambulance services are covered if prescribed as medically necessary.

COMPLICATIONS DUE TO HYPERTENSION BENEFIT

Health complications resulting from Medically-Controlled Hypertension will not be considered a Pre-existing Condition.

CONDITIONS AND UNDERSTANDINGS

- 1) Benefits are paid directly to the Payor to reimburse the Payor for eligible medical expenses which have been paid by the Payor unless Underwriters agree to pay the Providers directly.
- 2) This Certificate is issued on the basis of information given in the Application. A copy of the Application becomes a part of the Certificate.
- 3) Material misstatement or concealment of health information made by or on behalf of You may render the insurance null and void.
- 4) Notice of claim is to be given at the earliest possible date.
- 5) Benefits shall be paid for all eligible expenses which are necessarily incurred due to an illness manifesting itself or an accidental bodily injury occurring during the Term of Insurance.
- 6) These benefits are available only if there is no other source of funding available through any government insurance or private programs.

TERMINATION OF BENEFITS

The insurance described in this Certificate will terminate upon the Expiry Date of this Certificate, or Your eligibility for the United States Medicare System whichever occurs first. It is Your responsibility to enroll in Medicare when You are first eligible.

LIMITATIONS AND EXCLUSIONS

All policy limitations and exclusions contained in the Certificate apply to all eligible benefits.

LIMITATIONS:

1. This insurance is not subject to, and does not provide certain of the insurance benefits required by the United States' Patient Protection and Affordable Care Act ('ACA'). In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability. ACA requires certain United States citizens and United States residents to obtain ACA compliant health insurance coverage. You should consult Your attorney or tax professional to determine if ACA's requirements are applicable to You.
2. Alzheimers is limited to a lifetime maximum benefit of \$25,000.00.
3. Cardiac and/or Cancer related conditions are limited to a maximum benefit of \$25,000.00 the first 180 days after inception of the first Certificate. After 180 days, benefits will be paid as for any other condition.
4. Cataract surgery and procedures are limited to a maximum benefit of \$2,000.00.

LIMITATIONS AND EXCLUSIONS (Continued)

All policy limitations and exclusions contained in the Certificate apply to all eligible benefits.

EXCLUSIONS:

1. Any expense which You are not legally obligated to pay.
2. Services which are not Medically Necessary or are not furnished by and under supervision of a Physician.
3. Expenses for services and supplies for which You are entitled to benefits, services or reimbursement through the Veterans' Administration, Workers' Compensation insurance, any private health plan or from any other source except Medicaid.
4. Expenses in excess of UCR.
5. Intentional self-inflicted injuries while sane or insane.
6. Treatment for alcoholism, drug addiction, allergies, and/or Mental or Nervous Disorders and all related symptoms and side effects.
7. Rest cures, quarantine or isolation.
8. Cosmetic surgery unless necessitated by an accidental Injury.
9. Dental exams, dental x-rays and general dental care except as a result of an accidental Injury.
10. Eye glasses or eye examinations.
11. Hearing aids or hearing examinations.
12. General or routine examinations.
13. Injuries sustained from participation in Hazardous Sports and Activities.
14. Injuries or Sicknesses due to War or any act of War whether declared or undeclared.
15. Injuries or Sicknesses due to Terrorism or Act of Terrorism whether declared or undeclared.
16. Injuries or Sicknesses due to an Act of Terrorism involving the use or release of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s).

17. Injuries or Sicknesses sustained while committing a criminal or felonious act.
18. Expenses incurred for or resulting from pain which is not supported by medical diagnosis.
19. Outpatient drugs.
20. Any elective surgery, including but not limited to complications of previous elective or cosmetic surgeries.
21. Custodial Care.
22. Expenses for supplies and services incurred outside of United States boundaries.
23. Pre-existing conditions.
24. Racing of any kind, all professional or semi-professional sports, and collegiate, sponsored, or interscholastic athletics.

CLAIM PROVISIONS

NOTICE OF CLAIM: Written notice of a claim must be given to Us within twenty (20) days after the date Eligible Expenses are incurred, or as soon after that as reasonably possible. Notice given by You or on Your behalf to the Coverholder indicated in this Certificate at the following address that identifies You will be sufficient notice: PETERSEN INTERNATIONAL UNDERWRITERS, 23929 Valencia Boulevard, Second Floor, Valencia, CA 91355.

CLAIMS FORMS: Underwriters will furnish forms for filing proof of loss upon receipt of notice of claim.

PROOF OF LOSS: Written proof of loss must be given to Underwriters within ninety (90) days after the date Eligible Expenses are incurred. Failure to furnish written proof of loss within that time will not reduce the claim if it was not possible to give proof within the time required. However, proof may not be furnished later than one (1) year from the time proof is normally required, except in the case of legal incapacity. Written proof of loss includes, but is not limited to:

- 1) Completed claim form.
- 2) Signed authorization for release of medical records.
- 3) Original receipts from Providers, or copies of canceled checks or credit card payments plus a copy of a Provider statement or bill. All receipts must contain legible information to determine the name and address of the Provider; the diagnosis; the treatment rendered; the date of service; and the payment made to Provider.

In addition, Underwriters reserve the right to verify Your proof of loss by obtaining any or all necessary medical records or other necessary information from other sources. This will be obtained at Underwriter's expense.

TIME OF PAYMENT OF CLAIMS: Underwriters will reimburse You for all benefits due upon receipt

of written proof of loss and verification of loss.

PAYMENT OF CLAIMS: Benefits are paid directly to the Payor to reimburse the Payor for eligible medical expenses which have been paid by the Payor unless Underwriters agree to pay the Providers directly.

ACTS OF THIRD PARTIES: In the event You are injured through the wrongful act, negligence or omission of another person, Underwriters will reimburse You under the insurance described in this Certificate. However, Underwriters will have the right to recover the amounts Underwriters pay that You collect from the liable third party. You agree, as a condition of coverage, to reimburse Underwriters immediately upon collection of damages, whether by action at law, settlement or otherwise, and to cooperate with Underwriters fully by furnishing information, forms, assignments or liens which will enable Underwriters to recover from the liable third party.

RIGHT TO KNOW UCR: You have the right to know the Usual, Customary and Reasonable (UCR) rates for all Eligible Expenses. To determine the UCR, You must provide Underwriters with the appropriate CPT code which can be obtained from Your Provider. Providing UCR information to You prior to Your incurring and paying this amount, does not waive Underwriter's rights to adjust, negotiate, or investigate Your claim. Underwriters reserve the right to negotiate settlements and/or contracts with Providers instead of paying UCR.

CLAIM PROVISIONS (Continued)

PHYSICAL EXAMINATION: Underwriters have the right to examine You at Underwriter's expense during the length of any claim and Underwriters may do so as often as Underwriters find necessary. Underwriters further reserve the right to have any claim monitored by a claims manager in cooperation with Your Physician.

CLAIMS AFTER EXPIRY DATE: Expenses incurred after the Expiry Date are not covered. If You are hospitalized on the Expiry Date, benefits will continue for a maximum of thirty (30) days or until You are released from the Hospital, whichever is sooner.

GENERAL PROVISIONS

PREMIUMS: Premiums must be paid in advance and are non-refundable.

GRACE PERIOD: After payment of the first premium installment, Underwriters will allow You a grace period of thirty-one (31) days following a premium installment due date to pay subsequent premiums. During this grace period, the insurance described in this Certificate will remain in force. You will be liable for payment of premium for the Term of Insurance described in this Certificate.

UNPAID PREMIUM: If unpaid premiums exist at the time benefits are paid under this Certificate the amount of premium unpaid may be deducted from any benefits paid.

TERMINATION FOR NONPAYMENT: If any premium is not paid before the end of the grace period, the insurance described in this Certificate will immediately cease to be in force as of the premium due date.

NEW TERM OF INSURANCE:

A new Term of Insurance may be offered subject to full underwriting. A new Term of Insurance may contain new terms, new premium and/or other modifications, or be declined. No new Term of Insurance will be offered if there are any open claims. Underwriters reserve the right to not make any offers for a new Term of Insurance for any reason.

ASSIGNMENT: The insurance described in this Certificate may not be assigned, in whole or in part, without the prior written consent of Underwriters.

NOTICES: All notices, claims, proofs of loss and other communication must be sent to Underwriters

in care of PETERSEN INTERNATIONAL UNDERWRITERS, 23929 Valencia Boulevard, Second Floor, Valencia, CA 91355.

CORRESPONDENCE TO CERTIFICATE OWNER: Any form of communications from Us shall be to the Certificate Owner. Communications to the Owner shall be considered communications to You.

FRAUD OR MATERIAL MISSTATEMENT OR CONCEALMENT: In issuing the insurance described in this Certificate, Underwriters are relying on the accuracy of the representations in Your application or online enrollment. Non-disclosed Preexisting Conditions may be grounds for rescission of the insurance described in this Certificate. A copy of Your application or online enrollment becomes a part of this Certificate. Material misstatement or concealment of health information made by You or by any person acting on Your behalf may render the insurance null and void and no benefits will be payable.

MISSTATEMENT OF AGE: If Your age is incorrectly stated, We will adjust the benefits stated in the Certificate to what the premiums would have purchased if the correct age had been given.

ENTIRE CONTRACT: The insurance described in this Certificate or in any attached endorsements or other papers, and Your application or online enrollment make up the entire contract. No agent or broker is allowed to change the insurance in any way. Changes will not be valid unless approved by Underwriters and recorded in writing to be attached to and form part of this Certificate. It is Your responsibility to attach any such endorsements which are mailed after the Coverage is issued.

GENERAL PROVISIONS (Continued)

UNDERWRITERS LIABILITY: You or Your representative can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the Coverholder indicated in this Certificate. In the event of a loss, each Underwriter (and their executors and administrators) is only liable for their own share of the loss.

GRIEVANCE PROCEDURES: Should You be dissatisfied with any claim or administration issue, the following steps apply. Notwithstanding any other item set forth herein, the parties hereby agree that any dispute which arises shall follow these procedures:

- 1. General Inquiry:** At any time You have the right to communicate with Us, either directly or through a representative, to seek clarification and assistance on any issue.
- 2. Informal Review:** Should You not be satisfied with the response from Your General Inquiry, You have the right to request an Informal Review. This Informal Review should be requested in writing, but may be verbally requested. The Informal Review should be requested within sixty (60) days following the claim or administrative decision, but in no case before such claim or administrative decision. Underwriters shall respond within a reasonable amount of time.
- 3. Formal Review.** Should You still not be satisfied with the response You received through an Informal Review, then You have the right to request a Formal Review. Please provide a written summary of the issue and any items which may be useful for Us to review. A Formal Review must be requested no more than ninety (90) days following an Informal Review. Underwriters shall respond to Your request within a reasonable amount of time.

- 4. Legal Action. No legal action may be brought to recover under the insurance described in this Certificate until after the response of a Formal Review. No action may be brought more than one (1) year after the date of the original claim or administrative decision. Legal Action shall not take place prior to a Formal Review.**