



VISITOR'S CARE™ HEART RIDER
(VIC A, VIC B, VIC C)

Attaching to and forming part of the Certificate of Insurance shown in the Declaration, in consideration of Premium owed, and subject to all other Terms of the Policy, the Policy is hereby amended to include the following language:

Heart Rider Plus

The following benefits are added to the BENEFIT SUMMARY:

Heart Rider Plus Subject to Deductible or Coinsurance Charges are Subject to Usual, Reasonable, and Customary Maximum Limits per Period of Coverage or If Indicated, per Lifetime	
Period of Coverage Maximum Benefit	0 - 69 years of age: \$5,000 70 years of age and older: \$2,500

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

- (6) Charges incurred that are directly related to a Myocardial Infarction or Cerebrovascular Accident, which is determined to be a Pre-existing Condition, as defined herein, will be reimbursed up to the maximum as shown in the BENEFIT SUMMARY provision, Heart Plus Rider, stated above.

The following terms are added to the DEFINITIONS provision:

Cerebrovascular Accident (Stroke, CVA, Transient Ischemic Attack, TIA): A disruption of blood flow to the brain resulting in neurologic changes, either permanent (CVA) or temporary (TIA). This can include an ischemic stroke, hemorrhagic stroke or bleeding due to an aneurysm.

Myocardial Infarction (MI, Acute Myocardial Infarction, AMI, Non-ST Segment Elevation Myocardial Infarction, STEMI, Heart Attack): An acute interruption of vascular perfusion of any portion of the myocardium (muscles of the heart) due to either an occlusion of a coronary artery or to vascular spasm causing damage to the myocardium.