Underwritten by: **American Heritage Life Insurance Company**

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Critical Illness Insurance

Protection when faced with a critical illness diagnosis



Think About This

More than half of American adults suffer from at least one chronic illness or condition†

More than 75% of all health care costs in the U.S. are due to chronic conditions††

By 2035, 45.1% of the U.S. population is projected to have some form of Cardio-vascular Disease†††

If you're diagnosed with a critical illness and it keeps you out of work, the impact to your finances can grow quickly. Critical Illness Insurance can help ease your mind so you can focus on getting better.

Here's How It Works

- Select a benefit and premium amount to meet your needs
- Premiums will be deducted each pay period
- If you're diagnosed with a critical illness, file a claim and receive a lump-sum cash benefit*

Protecting Your Finances

You've worked hard for your savings – don't let a critical illness wipe them out.

- Protect your checking and savings
- Don't dip into your 401(k)

Protecting insureds for over 60 years

Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations*
- Coverage can include your dependents
- Covered Spouse receives 100% and Child(ren) 50% of your benefit amount
- Coverage may be continued; refer to your certificate for details

†Heart Disease and Stroke Statistics—2022 Update: A Report From the American Heart Association. ††CVD = Cardiovascular Disease. https://www.heart.org/en/news/2019/01/31/cardiovascular-diseases-affect-nearly-half-of-american-adults-statistics-show ††† *Please refer to the Exclusions and Limitations section of this brochure.

Meet Carlos



Choose

Carlos signs up for Critical Illness Insurance during his employer's Open Enrollment.

Use

A few months later, Carlos learns he has a critical illness. Here's his story:

Wellness Exam
Carlos has his annual wellness exam and his doctor notices abnormalities in his blood work

Tests
His doctor orders more tests to determine if Carlos is suffering from a common illness or something more serious

Diagnosis
Three days later, Carlos' doctor reports that the additional tests show signs of a critical illness

Treatment Plan
During a follow-up appointment, Carlos' doctor details a treatment plan and suggests they begin immediately

Recovery
Carlos schedules several doctor visits over the next 6 months for treatment of his condition to ensure a better health outcome

Claim

Carlos files claims on his Critical Illness coverage while undergoing treatment, through the convenient web portal, **MyBenefits.**

Carlos is thankful that he has supplemental Critical Illness coverage, because it provides the cash benefits he needs to help pay the out-of-pocket expenses his medical insurance doesn't cover.

MyBenefits Claim Filing Portal

standard.com/ahl/mybenefits

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Here are some of the ways Carlos can use his cash benefits

Finances
Can help protect savings, retirement plans and 401(k)s from being depleted

Travel
Can help pay for expenses while receiving treatment in another city

Home
Can help pay the mortgage, continue rental payments, or home repairs for after care

Expenses
Can help pay for his family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary.
For a listing of benefits and benefit amounts, see pages 3 and 4.

Critical Illness Insurance (GCI5)

Group Critical Illness Insurance from The Standard

Offered to the Employees of: Inotiv, LLC.

BENEFIT AMOUNTS

The percentages below are based on the Benefit Amount of
$10,000 Plan 1, $20,000 Plan 2, $30,000 Plan 3, $40,000 Plan 4 chosen by your employer.
†Covered spouse receives 100% of your benefit amount. †Covered child receives 50% of your benefit amount.

CRITICAL ILLNESS BENEFITS†	Benefit*	Plan 1	Plan 2	Plan 3	Plan 4	Recur**
Heart Attack	100%	$10,000	$20,000	$30,000	$40,000	100%
Stroke	100%	$10,000	$20,000	$30,000	$40,000	100%
End Stage Renal Failure	100%	$10,000	$20,000	$30,000	$40,000	100%
Major Organ Failure	100%	$10,000	$20,000	$30,000	$40,000	100%
Coronary Artery Disease/Coronary Artery Bypass Graft	25%	$2,500	$5,000	$7,500	$10,000	25%
Invasive Cancer	100%	$10,000	$20,000	$30,000	$40,000	100%
Carcinoma In Situ	25%	$2,500	$5,000	$7,500	$10,000	25%
Waiver of Premium (employee only)	Included	Yes	Yes	Yes	Yes	Included
CARDIO BENEFITS†	**Benefit***	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Recur****
Coronary Artery Disease/Coronary Angioplasty	5%	$500	$1,000	$1,500	$2,000	5%
SUPPLEMENTAL CRITICAL ILLNESS BENEFITS†	**Benefit***	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	
Advanced Alzheimer's Disease	100%	$10,000	$20,000	$30,000	$40,000	
Advanced Parkinson's Disease	100%	$10,000	$20,000	$30,000	$40,000	
Benign Brain Tumor	100%	$10,000	$20,000	$30,000	$40,000	
Coma	100%	$10,000	$20,000	$30,000	$40,000	
Loss of Hearing	100%	$10,000	$20,000	$30,000	$40,000	
Loss of Sight	100%	$10,000	$20,000	$30,000	$40,000	
Loss of Speech	100%	$10,000	$20,000	$30,000	$40,000	
Paralysis	100%	$10,000	$20,000	$30,000	$40,000	
Occupational Human Immunodeficiency Virus (HIV)	100%	$10,000	$20,000	$30,000	$40,000	
CHILDHOOD BENEFITS	**Benefit***	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	
Childhood Benefits Child benefit amt.	100%	$5,000	$10,000	$15,000	$20,000	
ADDITIONAL RIDER BENEFITS	**Benefit***	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	
Fixed Health Screening Services	Yearly	$50	$50	$50	$50	
Skin Cancer†	Calendar Year	$500	$500	$500	$500	
Specified Condition and Infectious Disease†	100%	$10,000	$20,000	$30,000	$40,000	

*Benefit (some benefits pay a percentage of the benefit amount chosen or pay yearly, per treatment, a number of days or miles traveled.)
**Recurrence Benefit (pays a percentage of the benefit amount when a second diagnosis occurs for which a critical illness benefit was already paid.)

Bi-Weekly

PREMIUMS for Tobacco and Non-Tobacco Smoker Status

EE = Employee
EE+SP = Employee + Spouse
EE+CH = Employee + Child(ren)
F = Family

Plan 1

Age	EE	EE + SP	EE + CH	F
	Non-Tobacco			
18-24	$0.69	$1.38	$0.69	$1.38
25-29	$0.89	$1.78	$0.89	$1.78
30-34	$1.24	$2.47	$1.24	$2.47
35-39	$1.70	$3.39	$1.70	$3.39
40-44	$2.29	$4.58	$2.29	$4.58
45-49	$3.15	$6.30	$3.15	$6.30
50-54	$4.19	$8.38	$4.19	$8.38
55-59	$5.34	$10.67	$5.34	$10.67
60-64	$6.91	$13.82	$6.91	$13.82
65-69	$9.37	$18.75	$9.37	$18.75
70-74	$12.45	$24.90	$12.45	$24.90
75-79	$15.14	$30.28	$15.14	$30.28
80+	$19.43	$38.85	$19.43	$38.85
	Tobacco			
18-24	$0.79	$1.58	$0.79	$1.58
25-29	$1.00	$2.00	$1.00	$2.00
30-34	$1.42	$2.83	$1.42	$2.83
35-39	$2.13	$4.26	$2.13	$4.26
40-44	$3.00	$6.00	$3.00	$6.00
45-49	$4.36	$8.72	$4.36	$8.72
50-54	$6.08	$12.16	$6.08	$12.16
55-59	$8.13	$16.26	$8.13	$16.26
60-64	$10.73	$21.46	$10.73	$21.46
65-69	$15.32	$30.64	$15.32	$30.64
70-74	$20.65	$41.30	$20.65	$41.30
75-79	$24.49	$48.98	$24.49	$48.98
80+	$33.70	$67.41	$33.70	$67.41

Plan 2

Age	EE	EE + SP	EE + CH	F
	Non-Tobacco			
18-24	$1.19	$2.37	$1.19	$2.37
25-29	$1.58	$3.16	$1.58	$3.16
30-34	$2.24	$4.50	$2.24	$4.50
35-39	$3.12	$6.24	$3.12	$6.24
40-44	$4.26	$8.52	$4.26	$8.52
45-49	$5.90	$11.80	$5.90	$11.80
50-54	$7.87	$15.75	$7.87	$15.75
55-59	$10.05	$20.11	$10.05	$20.11
60-64	$13.03	$26.06	$13.03	$26.06
65-69	$17.71	$35.44	$17.71	$35.44
70-74	$23.60	$47.19	$23.60	$47.19
75-79	$28.83	$57.66	$28.83	$57.66
80+	$37.34	$74.68	$37.34	$74.68
	Tobacco			
18-24	$1.39	$2.78	$1.39	$2.78
25-29	$1.80	$3.59	$1.80	$3.59
30-34	$2.61	$5.22	$2.61	$5.22
35-39	$3.98	$7.97	$3.98	$7.97
40-44	$5.68	$11.35	$5.68	$11.35
45-49	$8.32	$16.64	$8.32	$16.64
50-54	$11.66	$23.33	$11.66	$23.33
55-59	$15.64	$31.28	$15.64	$31.28
60-64	$20.67	$41.34	$20.67	$41.34
65-69	$29.61	$59.22	$29.61	$59.22
70-74	$40.00	$79.99	$40.00	$79.99
75-79	$47.53	$95.07	$47.53	$95.07
80+	$65.89	$131.78	$65.89	$131.78

Plan 3

Age	EE	EE + SP	EE + CH	F
	Non-Tobacco			
18-24	$1.68	$3.37	$1.68	$3.37
25-29	$2.27	$4.53	$2.27	$4.53
30-34	$3.26	$6.51	$3.26	$6.51
35-39	$4.54	$9.09	$4.54	$9.09
40-44	$6.23	$12.45	$6.23	$12.45
45-49	$8.65	$17.30	$8.65	$17.30
50-54	$11.56	$23.12	$11.56	$23.12
55-59	$14.77	$29.55	$14.77	$29.55
60-64	$19.15	$38.31	$19.15	$38.31
65-69	$26.06	$52.13	$26.06	$52.13
70-74	$34.74	$69.48	$34.74	$69.48
75-79	$42.53	$85.05	$42.53	$85.05
80+	$55.25	$110.50	$55.25	$110.50
	Tobacco			
18-24	$1.99	$3.98	$1.99	$3.98
25-29	$2.59	$5.18	$2.59	$5.18
30-34	$3.80	$7.60	$3.80	$7.60
35-39	$5.84	$11.68	$5.84	$11.68
40-44	$8.35	$16.70	$8.35	$16.70
45-49	$12.29	$24.57	$12.29	$24.57
50-54	$17.24	$34.48	$17.24	$34.48
55-59	$23.16	$46.31	$23.16	$46.31
60-64	$30.61	$61.22	$30.61	$61.22
65-69	$43.90	$87.80	$43.90	$87.80
70-74	$59.34	$118.68	$59.34	$118.68
75-79	$70.57	$141.15	$70.57	$141.15
80+	$98.08	$196.15	$98.08	$196.15

Plan 4

Age	EE	EE + SP	EE + CH	F
	Non-Tobacco			
18-24	$2.18	$4.37	$2.18	$4.37
25-29	$2.95	$5.91	$2.95	$5.91
30-34	$4.26	$8.53	$4.26	$8.53
35-39	$5.97	$11.94	$5.97	$11.94
40-44	$8.19	$16.38	$8.19	$16.38
45-49	$11.40	$22.80	$11.40	$22.80
50-54	$15.25	$30.50	$15.25	$30.50
55-59	$19.49	$38.99	$19.49	$38.99
60-64	$25.27	$50.55	$25.27	$50.55
65-69	$34.40	$68.82	$34.40	$68.82
70-74	$45.89	$91.78	$45.89	$91.78
75-79	$56.22	$112.43	$56.22	$112.43
80+	$73.16	$146.32	$73.16	$146.32
	Tobacco			
18-24	$2.59	$5.18	$2.59	$5.18
25-29	$3.39	$6.77	$3.39	$6.77
30-34	$4.99	$9.98	$4.99	$9.98
35-39	$7.69	$15.39	$7.69	$15.39
40-44	$11.03	$22.05	$11.03	$22.05
45-49	$16.25	$32.49	$16.25	$32.49
50-54	$22.82	$45.65	$22.82	$45.65
55-59	$30.66	$61.33	$30.66	$61.33
60-64	$40.55	$81.10	$40.55	$81.10
65-69	$58.19	$116.38	$58.19	$116.38
70-74	$78.69	$157.37	$78.69	$157.37
75-79	$93.62	$187.24	$93.62	$187.24
80+	$130.26	$260.52	$130.26	$260.52

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This material is valid as long as information remains current, but in no event later than September 16, 2029, 3 years from the date the rate insert was produced



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Benefits - Benefits paid upon diagnosis of the following conditions (subject to maximums as listed on page 3)

*Benefits paid once per covered person. When all benefits have been used, the coverage terminates.

Critical Illness Benefits*

Heart Attack† **-** the death of a portion of the heart muscle due to inadequate blood supply. Does not include established (old) myocardial infarction or cardiac arrest

Stroke† **-** death of a portion of the brain producing neurological sequelae, including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. Does not include transient ischemic attacks (TIAs), head injury, chronic cerebrovascular insufficiency or reversible ischemic neurological deficits

End Stage Renal Failure† **-** irreversible failure of both kidneys, resulting in peritoneal dialysis or hemodialysis. Does not include renal failure caused by traumatic events, including surgical trauma

Major Organ Failure† **-** diagnosis of failure of heart, lungs, liver, pancreas, or kidneys, with placement on National Transplant List or actual surgical transplant. Lungs and kidneys are considered one major organ, regardless of whether one or both lungs or kidneys are transplanted. Does not include bone marrow or stem cell transplant or donation surgery, and does not pay for mechanical or non-human organs

Coronary Artery Disease/Coronary Artery Bypass Graft† **-** surgery to correct narrowing or blockage of one or more coronary arteries or valves due to damage or disease with a bypass graft. Does not include coronary angioplasty, coronary angiography or any other intra-catheter technique procedures

Invasive Cancer† **-** malignant tumor with uncontrolled growth, including leukemia and lymphoma. Does not include carcinoma in situ or skin cancer (other than invasive malignant melanoma or metastasized skin malignancies)

Carcinoma In Situ† **-** non-invasive cancer, including melanoma that has not invaded the dermis. Does not include other skin malignancies, pre-malignant lesions (such as intraepithelial neoplasia), benign tumors, or polyps

Waiver of Premium (employee only) - premiums waived if disabled for 90 consecutive days due to a critical illness

Cardio Benefits*

Coronary Artery Disease/Coronary Angioplasty**† **-** catheterization performed on damaged or diseased arteries or valves when cardiac function is impaired due to plaques or buildup of fatty deposits on artery walls causing narrowing of the coronary artery, resulting in partial or complete blockage

Supplemental Critical Illness Benefits with HIV*

Advanced Alzheimer's Disease - must exhibit impaired memory and judgment and be certified unable to perform at least two activities of daily living (ADLs) without adult assistance. ADLs are bathing, dressing, toileting, bladder and bowel continence, transferring and eating

Advanced Parkinson's Disease - must exhibit two or more of the following: muscle rigidity, tremor, or bradykinesia (slowness in physical and mental responses); and be certified unable to perform at least two activities of daily living (ADLs) without adult assistance. ADLs are bathing, dressing, toileting, bladder and bowel continence, transferring and eating

Benign Brain Tumor - a non-malignant tumor limited to brain, meninges, cranial nerves or pituitary gland. Does not include tumors of the skull or ear canal, cysts, acoustic neuroma, pituitary adenomas less than 10mm, or germinomas

Coma - unconscious and not responsive to external stimulation or responsive to internal needs for at least 7 consecutive days. Does not include medically-induced coma, coma resulting from alcohol or drug use, or diagnosis of brain death

Loss of Hearing - total and permanent loss of hearing in both ears (cannot be corrected by hearing aid or device)

Loss of Sight - total and permanent loss of vision in both eyes

Loss of Speech - total and permanent loss of speech or verbal communication (without a medical device)

Paralysis - permanent loss of muscle function in two or more limbs due to disease or injury. Does not include loss of muscle function limited to fingers or toes

Occupational Human Immunodeficiency Virus (HIV) - infection with HIV due to accidental exposure during normal occupational duties. Must not have previously tested positive for HIV

Childhood Benefits*

10 childhood diseases or defects for dependent children are covered. Cerebral Palsy; Cleft Lip or Cleft Palate; Congenital Heart Disease (coarctation of the aorta, hypoplastic left heart syndrome, patent ductus arteriosus, tetralogy of Fallot, or transposition of the great arteries); Cystic Fibrosis; Type 1 Diabetes; Down Syndrome; Muscular Dystrophy; Spina Bifida; Structural Congenital Defect (anal atresia, anencephaly, biliary atresia, club foot, diaphragmatic hernia, Hirschsprung's disease, gastroschisis, omphalocele, pyloric stenosis, and spinal muscular atrophy)

**Benefit is paid upon diagnosis/recommendation and not treatment
Benefits are included under the Recurrence of Benefits option.

Optional/Additional Rider Benefits*

All rider benefits listed are paid (subject to the maximums listed on pages 3 and 4)

*The Specified Chronic Illness and Specified Condition and Infectious Disease Riders pay a percentage of the maximum benefit amount upon diagnosis and are only once per covered person.

Fixed Health Screening Services Rider - coverage for one eligible service performed each year for each covered person. Covered services include: Biopsy for cancer and skin cancer; Blood Chemistry Panel; Blood Tests for Triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer), or PSA (prostate cancer); Chest X-ray; Clinical Testicular Exam; CBC (blood count); Colonoscopy; Dental Exam; Doppler Screening (cancer, carotids or peripheral vascular disease); Echocardiogram; EKG (Electrocardiogram); EEG (Electroencephalogram); Endoscopy; Eye Exam; Fasting Blood or Plasma Glucose test; Flexible Sigmoidoscopy; Hearing Test; Hemoglobin A1C; Hemoccult Stool Analysis; HPV (Human Papillomavirus) vaccination; Immunization; Inpatient Visit for routine newborn care; Lipid Panel (total cholesterol count); Mammography (breast ultrasound); Mental Health Assessments, including Patient Health Questionnaire-9 (PHQ-9), Beck Depression Inventory (BDI-II), and Hamilton Depression Rating Scale (HAM-D); Novel Infectious Disease testing (including testing for antibodies); Novel Infection Immunizations; Office Visits for Preventative Care; Oral Cancer Screening; Pap Smear, including ThinPrep Pap Test; Sampling of blood or tissue for genetic testing for cancer risk; Serum Protein Electrophoresis (test for myeloma); Sexually Transmitted Infections (STI) test; Skin Cancer Screening; Skin Exam; Stress Test (bike or treadmill); Testing for Donation of Bone Marrow (includes HLA - Human Leukocyte Antigen); Thermography; Two-Hour Post-Load Plasma Glucose Test; Ultrasound Screening of abdominal aorta for aortic aneurysms; Ultrasound Screening for cancer detection; Any exam or screening for cancer detection other than those listed here

Skin Cancer Rider - basal cell carcinoma and squamous cell carcinoma. Does not include malignant melanoma and pre-cancerous conditions such as leukoplakia, actinic keratosis, carcinoid, hyperplasia, polycythemia, nonmalignant melanoma, moles, or similar diseases or lesions

Specified Chronic Illness Rider* - diagnosis of a specified chronic illness by a physician based on medical evidence. Must be unable to perform at least two activities of daily living (ADLs) for at least 90 days (ADLs are bathing, dressing, toileting, bladder and bowel continence, transferring and eating). Illnesses include Adrenal insufficiency (Addison's Disease), Lou Gehrig's Disease (ALS), Arthritis, Huntington's Chorea, Multiple Sclerosis, Muscular Dystrophy, Osteomyelitis, and Osteoporosis

Specified Condition and Infectious Disease Rider* - diagnosis of one of the following specified conditions or infectious diseases: Acute Respiratory Distress Syndrome (ARDS); Adrenal insufficiency (Addison's Disease); Lou Gehrig's Disease (ALS); Bacterial meningitis; Cerebral palsy; Cystic fibrosis; Diphtheria; Encephalitis; Huntington's chorea; Legionnaires' disease (confirmation by culture or sputum); Malaria; Multiple sclerosis; Muscular dystrophy; Myasthenia gravis; Necrotizing fasciitis; Osteomyelitis; Poliomyelitis; Rabies; Scleroderma; Sickle cell anemia; Systemic lupus; Tetanus; Tuberculosis



Protecting individuals & families for over 60 years

Beneficial insurance coverage to **help you and your family enjoy greater financial peace of mind** when the unexpected happens.

When you choose our
Group Voluntary Insurance Coverage,
we can help give you financial peace of mind.

We have been in the business of protecting America's families for over 60 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).

Certificate Specifications

Eligibility
Your employer and American Heritage Life Insurance Company decide who is eligible for your group during the enrollment period (such as length of service, hours worked each week, eligibility waiting period, if applicable, and evidence of insurability). Issue ages are 18 and over.

Dependent Eligibility/Termination
Family members eligible for coverage are your spouse and dependent children. Spouse and child coverage ends when your coverage ends, when you request to terminate dependent coverage, when your spouse or children exhaust all benefits under the coverage, or upon your death. Spouse coverage also ends upon valid decree of divorce. Child coverage also ends when the child reaches age 26, unless the child is disabled and dependent on you for support.

When Coverage Ends
Coverage under the policy ends on the earliest of the following: the date the group policy is terminated; the group policy grace period ends after nonpayment of required premiums; you are no longer actively working for the group policyholder; you or your class are no longer eligible; you submit a written request to terminate the certificate; your death; a false claim is filed; when all benefits have been paid under the policy and riders.

Continuing Your Coverage
You, your spouse, and your child(ren) may be eligible to continue coverage when coverage under the policy ends. Refer to your Certificate of Insurance for details.

Exclusions and Limitations

Conditions and Limits
A diagnosis occurring before your coverage begins is not payable; however, a diagnosis of any covered critical illness after your effective date will be payable. Benefits are subject to all other limitations and exclusions. All critical illnesses must meet the definitions and dates of diagnoses stated in the certificate and be diagnosed by a physician while coverage is in effect.

If the first diagnosis of cancer occurs before the effective date of coverage, benefits are paid for a subsequent diagnosis of cancer after the effective date if, after the first diagnosis, the covered person is free of any symptoms and treatment.

Recurrence of Benefits for a Subsequent Critical Illness
Benefit amounts for a recurrence of a critical illness will be paid if diagnosed with a subsequent critical illness for which a benefit was previously paid if the date of diagnosis, loss, or treatment is separated by 6 months after the previous date of diagnosis, loss, or treatment.

Separation of Benefits for Different Critical Illnesses
We pay benefits for different critical illnesses detailed in your certificate and riders if the dates of diagnosis, loss or treatment for each are separated by 6 months or more. Diagnosis must be made by a qualified physician and medical evidence must be provided to support the diagnosis. If the medical evidence does not support the diagnosis, we may select an independent physician to review the claim for benefits. Initial benefits for each critical illness will only be paid once unless the Recurrence of Benefits applies to the benefit.

Pre-Existing Condition Limitation for: Critical Illness Certificate
Benefits are not paid for a covered condition that is caused by, contributed to by, or results from a pre-existing condition when the date of diagnosis is within 12 months after effective date of coverage or date of increase. A pre-existing condition is a sickness, injury or physical condition, whether diagnosed or misdiagnosed, for which symptoms existed or medical advice or treatment was recommended or received from a physician or medical professional within the 12-month period prior to the effective date or date of increase.

Exclusions for: Critical Illness Certificate; Fixed Health Screening Services Rider; Specified Chronic Illness Rider*; Skin Cancer Rider; Specified Condition and Infectious Disease Rider*
Benefits are not paid for: intentionally self-inflicted injury; substance abuse, including alcohol, alcoholism, legally obtained prescription medication and illegal use of non-prescribed drugs or narcotics; voluntarily taking or using of any drug, medication, narcotic, or controlled substance, unless administered by a physician or taken according to over-the-counter package directions.

We will not pay benefits for conditions diagnosed 12 months after effective date of coverage, subject to the Pre-Existing Condition Limitation or outside of the United States, its territories, or Canada, unless confirmed by a physician in the United States, its territories, or Canada

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This material is valid as long as information remains current, but in no event later than September 28, 2029. Critical Illness Rider benefits are provided under the following rider forms, or state variations thereof: Fixed Health Screening Services Rider GCIC5FHSR; Skin Cancer Rider GCIC5SCR; Specified Chronic Illness Rider GCIC5SC1R; Specified Condition and Infectious Disease Rider GCIC5SCIDR.

The coverage provided is limited benefit supplemental critical illness insurance. The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from American Heritage Life Insurance Company.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



The Standard is the marketing name used by American Heritage life Insurance Company, a subsidiary of StanCorp Financial Group, Inc.
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