



**SUPPLEMENTAL INSURANCE RIDER FOR CRITICAL ILLNESS**

This rider amends and is made a part of the policy to which it is attached. It is subject to all provisions, conditions, exclusions, and limitations of the policy, which are not in conflict with those of this rider.

**INSURING CLAUSE**

We will pay the amount shown in the Rider Schedule when We receive due proof of the Insured's Diagnosis of a Critical Illness Covered Condition as defined, while this rider is in force. Except as otherwise set forth in this rider or the policy to which this rider is attached, coverage for the Insured terminates when the Insured's Maximum Critical Illness Benefit as shown in the Rider Schedule is paid.

**RIDER SCHEDULE**

Effective Date: The Effective Date of the policy; or the date shown for this rider if added to the policy by endorsement.

The Maximum Critical Illness Benefit is shown in the policy Policy Schedule.

The Maximum Critical Illness Benefit is payable for one time only for one or any combination of Critical Illness Covered Conditions as listed below. Coverage for the Insured terminates when the Insured's Maximum Critical Illness Benefit has been paid.

<b>CRITICAL ILLNESS COVERED CONDITIONS</b>	<b>% OF CURRENT BENEFIT AMOUNT (Lump Sum Payment)</b>
Cancer (Internal Cancer)*	100%
Non-Invasive Carcinoma In-Situ (if metastasize balance of benefit will be paid)	25%
Heart Attack	100%
Stroke	100%
Coronary Artery Bypass Surgery**	25%
Angioplasty	10%
End Stage Renal Failure	100%
Major Organ Transplant	100%

\* Excludes pre-malignant conditions or conditions with malignant potential; cervical intraepithelial neoplasia (CIN) stages I and II; Carcinoma in Situ; and Skin Cancer.

\*\* Payable for one Coronary Artery Bypass Surgery only.

## ADDITIONAL DEFINITIONS

Carcinoma In-Situ - Diagnosis of Cancer wherein the tumor cells lie within the tissue of the site of origin without having invaded the neighboring tissue.

Critical Illness Covered Condition - One of the medical conditions or diseases listed in paragraphs A. through H. below.

A. Cancer (Internal Cancer)

A disease that is identified by the uncontrolled and abnormal growth of malignant cells. This includes Hodgkin's Disease, leukemia, lymphoma, carcinoma, sarcoma, and malignant tumors. For purposes of this rider, the following are not considered Cancer (Internal Cancer):

1. pre-malignant conditions or conditions with malignant potential;
2. cervical intraepithelial neoplasia (CIN) stages I and II;
3. Carcinoma in Situ; and
4. Skin Cancer.

B. Non-Invasive Carcinoma In-Situ

A localized malignant tumor, which contains one or several cells that have the potential to invade or metastasize but have not yet done so. This excludes skin cancer.

C. Heart Attack

The death (infarction) of a portion of the heart muscle as a result of inadequate blood supply. The following are not considered as a Heart Attack: an EKG change consistent with transient ischemic change, angina, or chance finding of EKG changes suggestive of a previous Heart Attack, or death of the heart muscle coincident with death of the Insured from other causes. Diagnosis of a Heart Attack must be based on all of the following criteria:

1. associated new EKG changes consistent with injury;
2. elevation of cardiac enzymes above generally accepted laboratory levels of normal (a diagnostic elevation of Troponin.i or in the case of CPK, a CPK-MB measurement must be used); and
3. confirmatory imaging studies such as thallium scans, MUGA scans or stress echocardiograms.

In the event of death, an autopsy confirmation and death certificate identifying Heart Attack as the cause of death will be accepted.

D. Stroke

A cerebrovascular event resulting in permanent neurological damage, including infarction of, hemorrhage of, or embolization to brain tissue from an extracranial source. Stroke does not mean a cerebrovascular event resulting from a head injury, transient ischemic attack or chronic cerebrovascular insufficiency. Diagnosis of a Stroke must be based on the following criteria:

1. documented neurological impairment or deficits; and
2. confirming neuroimaging studies.

E. Coronary Artery Bypass Surgery (surgical treatment)

The undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts, performed by a Legally Qualified Physician who is a board certified cardiothoracic surgeon.

F. Angioplasty

The actual undergoing of angioplasty, arthrectomy or laser treatment for coronary artery disease, which cannot be adequately controlled by medical therapy, following a recommendation by a cardiologist. Angiographic evidence of the underlying disease must be provided.

G. End Stage Renal Failure

End Stage Renal disease which:

1. results in chronic irreversible failure of both kidneys to function; and
2. requires the Insured to undergo regular renal dialysis at least weekly.

H. Major Organ Transplant (of heart, lung, liver, pancreas, kidney)

Clinical evidence of failure of these organs, which requires the malfunctioning organ(s) of the Insured to be replaced with the organ(s) from a suitable donor under generally accepted medical procedures. Date of Diagnosis of a transplant means the date the transplant surgery is performed on the Insured.

Date of Diagnosis - means the date the clinical or pathological Diagnosis is made. The Date of Diagnosis is established by a Legally Qualified Physician as supported by the Insured's medical records.

Diagnosis or Diagnosed - means a written diagnosis by a Legally Qualified Physician of the Insured's Critical Illness Covered Condition.

Immediate Family - means the Spouse, father, mother, sons, daughters, brothers or sisters of the Insured.

Legally Qualified Physician - A practitioner of the healing arts duly licensed and legally qualified to treat sickness or injuries. He or she must be providing services within the scope of his or her license.

Skin Cancer - Any of the following:

1. basal cell carcinoma and squamous cell carcinoma of the skin;
2. Kaposi's Sarcoma; or
3. melanoma that is Diagnosed as Clark's Level I or II or Breslow less than .75mm.

### **RIDER PROVISIONS**

**Termination of Rider:** This rider will terminate without notice when the first of these occurs:

1. The attached policy is surrendered, or lapsed or expires, subject to the Grace Period.
2. You do not pay the premium for the attached policy or for this rider when due, subject to the grace period.
3. You ask Us in writing to cancel this rider and send the policy for endorsement.

**Philadelphia American Life Insurance Company**



President & CEO