CERTIFICATE SCHEDULE

POLICY INFORMATION

"The Policyholder": National Congress of Employers

Policy Effective Date: November 15, 2011

Policy Anniversary Date: November 15 of each following year

2. ELIGIBLE PERSONS: An Eligible Person is an individual who meets the requirements of one of the Covered Classes shown below:

Class 1

All members under age 65 of an association who have applied and have been approved to receive

medical benefits.

Dependent Coverage: Yes X No

Deleted: ¶ Class 1 ... [1]

- 3. COVERAGE YEAR: Begins on each [JANUARY 1ST] and continues for the next 12 consecutive months, and ends on [DECEMBER 31^{st}] of the [same] year.
- 4. SICKNESS BENEFIT WAITING PERIOD: 30 Days
- COVERAGE AND BENEFIT AMOUNTS: 5.

Accident and Sickness Indemnity Benefit Inpatient and Outpatient

Hospital Confinement Benefit

spital Confinement Benefit aximum Benefit

\$100 Per Day of Confinement 30 Days Per Coverage Year

Deleted: 3

Deleted: Surgery Benefit [2]

Doctors' Office Visit Benefits

Doctors' Office Visits Benefit - Primary Care

\$50 Per Visit

Physician

Doctors' Office Visits Benefit - Specialty Care

\$50 Per Visit

\$50 Per Visit

Physician

Maximum Benefit - Primary and Specialty Care Visits Combined

3 Visits Per Coverage Year

Deleted: 5

Emergency Room Visits Benefits

Emergency Room Benefit

Maximum Benefit

1 Visits per Coverage Year

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3

Deleted: 3

100

Waliness Benefit ffice Visit Benefit aximum Benefit

Diagnostic X-Ray and Laboratory Tests Maximum Benefit

Accidental Death Benefit

Accidental Death Principal Sum for Named Insured Accidental Death Principal Sum for Spouse Accidental Death Principal Sum for Child(ren) Loss Period

\$50 per Visit 1 Visit per Coverage Year

\$50 per Visit 1 Day per Coverage Year

Deleted: 10

Deleted: 10

\$10,000

50% of Named Insured Benefit 25% of Named Insured Benefit

Loss within 90 days from the date of the Accident

100