

Unified Life Insurance Company
P.O. Box 25326, Overland Park, Kansas 66225-5326

GROUP ACCIDENT AND SICKNESS FIXED INDEMNITY HEALTH INSURANCE CERTIFICATE SCHEDULE

Named Insured:

Certificate Schedule Number:

Group Policy Number: UL10012011-CA

Policy Holder: National Congress of Employers

Certificate Effective Date:

Certificate Anniversary Date:

Open Enrollment Period: January 1 through December 31 during each Policy Year

1. Description of Eligible Classes

1. - All active members of National Congress of Employers as determined by bylaws or charter of the Association

2. Eligibility Period: 60 days

3. Plan Type: Voluntary

4. Coverage: Named Insured

5. Benefits:

Hospital Confinement Benefits	
Hospital Confinement Benefit	\$500 per day of confinement
Maximum Benefit	10 days per Policy Year per Covered Person
Surgery with Anesthesia Benefit	
Maximum Benefit per Surgery	80% of 2010 RBRVS
Maximum Benefit	3 Surgeries per Policy Year per Covered Person
Anesthesia Benefit	25 % of surgical benefit.
Skilled Nursing Facility Benefit	
Skilled Nursing Facility Benefit	\$50 per day of confinement
Maximum Benefit	Up to 10 days per Policy Year per Covered Person
Doctor's Office Visit Benefits	
Doctor's Office Benefit	\$75 per visit
Maximum Benefit	2 visits per Policy Year per Covered Person
Preventive Care Test Benefit	
Preventive Care Test Benefit	\$50 per Test
Maximum Benefit	1 Tests per Policy Year per Covered Person

<u>Urgent Care/Emergency Room Benefit</u>	
Urgent Care/Emergency Room Benefit	\$75 per Visit
Maximum Benefit	4 Visits per Policy Year per Covered Person
<u>Diagnostic Tests, X-ray and Laboratory Benefit</u>	
Diagnostic Test Benefit	\$50 per day
Maximum Benefit	5 Tests per Policy Year per Covered Person
<u>Mental Health Benefit</u>	
Mental Health Inpatient Benefit	\$50 per day
Mental Health Inpatient Maximum Benefit	10 days per Covered Person per Policy Year
Mental Health Outpatient Benefit	\$50 per treatment
Mental Health Outpatient Maximum Benefit	10 days per Covered Person per Policy Year
<u>Chemical Abuse and Dependence Diagnosis and Treatment Benefit</u>	
Chemical Abuse and Dependence Diagnosis and Treatment Benefit	\$50 per day
Detoxification Maximum Benefit	7 Days of Active Treatment per Policy Year per Covered Person
Inpatient Rehabilitation Maximum Benefit	30 days per Policy Year Covered Person
<u>Accidental Death</u>	
Accidental Death Benefit	\$10,000

6. Pre-existing Condition Limitation Period: 12 months following the effective date of coverage under this Policy
7. Rates: See Attached Rate Sheet
8. Rate Guarantee Period: A change in premium rate will not take effect before 12 months after the policy effective date