

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

I. - 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: Family

5. Benefits:

Hospital Confinement Benefits	
Hospital Confinement Benefit	\$200 per day of confinement
Maximum Benefit	10 days per Policy Year per Covered Person
Surgery with Anesthesia Benefit	
Maximum Benefit per Surgery	50% of 2010 RBRVS
Maximum Benefit	3 Surgeries per Policy Year per Covered Person
Anesthesia Benefit	25 % of surgical benefit.
Doctor's Office Visit Benefits	
Doctor's Office Benefit	\$50 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>Diagnostic Tests, X-ray and Laboratory Benefit</u>	
Diagnostic Test Benefit	\$50 per day
Maximum Benefit	4 Tests per Policy Year per 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