

## CERTIFICATE RIDER

**Group policy no.:** E-170,129

**Policyholder:** NEW YORK STATE UNITED TEACHERS BENEFIT TRUST

**Effective Date:** The later of July 1, 2003, or the effective date of your Certificate

This rider applies only for:

- a critical illness that is diagnosed on or after the date this rider is effective for an insured member; and
- insured members of group plan accounts, as specified by the Policyholder.

A. The **Cash deductible for each person per accumulation period** section of the SCHEDULE OF BENEFITS on page SCH is changed to illustrate benefits payable upon the diagnosis of a critical illness, as follows:

### Cash deductible for each person per accumulation period

- for the critical illness benefit **NONE**

B. The **Maximum benefit for each person** section of the SCHEDULE OF BENEFITS on page SCH is changed to illustrate benefits payable upon the diagnosis of a critical illness, as follows:

### Maximum benefit for each person

- upon the diagnosis of a critical illness, while insured **\$2,500**

The critical illness benefit is payable in a lump sum, in addition to other benefits payable under the group policy, upon the diagnosis of a critical illness by a physician.

**CRITICAL ILLNESS** means a heart attack, stroke, terminal illness, cancer, quadriplegia or an illness requiring coronary bypass surgery or a major organ transplant.

**HEART ATTACK** means the death of a portion of the heart muscle (myocardium) resulting from a blockage of one or more coronary arteries. The diagnosis must include all of the following criteria: 1) EKG findings consistent with Myocardial Infarction; and 2) elevation of cardiac enzymes above generally accepted laboratory levels of normal; and 3) chest pains.

**STROKE** means a cerebral vascular accident or incident. Stroke does not include Transient Ischemic Attacks and attacks of Vertebrobasilar Ischemia. United States Life will pay a benefit for Stroke which produces permanent neurological sequela persisting for at least 30 days following an initial diagnosis. United States Life must receive evidence of the permanent neurological damage provided by a CAT scan or MRI.

**TERMINAL ILLNESS** means a medical condition: 1) which is expected to result in the insured's death within 12 months; and 2) from which the insured is not expected to recover.

**CANCER** means a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Cancer includes leukemia. Excluded are cancers such as: 1) pre-malignant tumors or polyps; 2) cancer in-situ, intraductal non-invasive carcinoma of the breasts; 3) any skin cancers except melanomas; or 4) Stage 1 Hodgkin's Disease. United States Life will not exclude a clinical diagnosis of cancer if, in the opinion of the attending physician, a positive diagnosis cannot otherwise be made without jeopardizing the life of the insured. In any event, there must be a definitive treatment for cancer.

**QUADRIPLEGIA** means the complete and permanent loss of the use of all four limbs through paralysis for a continuous period of 180 days, as confirmed by a physician.

**CORONARY BYPASS SURGERY** means bypass surgery using either the saphenous vein or internal mammary artery graft for the treatment of coronary artery disease. The surgery must be performed for the treatment of coronary artery disease to correct a severe stenosis: 1) in the main trunk or left coronary artery; and 2) proximal stenosis of major coronary branches. United States Life must receive: 1) a confirmation by a consulting cardiologist; and 2) angiographic evidence of the underlying disease.

**MAJOR ORGAN TRANSPLANT** means surgery to transplant any of the following organs: heart, lung, liver or bone marrow. Major Organ Transplant does not include transplanted organs from non-human donors.

These changes will not affect your certificate, or any prior riders, except as stated above.