

## The Union Central Life Insurance Company

### CATASTROPHIC DISABILITY RIDER

This rider provides, as defined below, an additional monthly benefit while *you* are *catastrophically disabled*.

#### DEFINITIONS

**CATASTROPHIC DISABILITY AND CATASTROPHICALLY DISABLED.** Means that, due to a *sickness* or *injury*:

- (1) *you* are unable to perform two or more *activities of daily living* without *stand-by assistance* due to loss of functional capacity; or
- (2) *you* require *substantial supervision* due to *severe cognitive impairment*.

In order to be eligible for catastrophic disability benefits, *you* must meet the Physician Care Requirement in the **BENEFIT PROVISIONS** (Part II) section of *your* policy.

#### ACTIVITIES OF DAILY LIVING:

- (1) **Dressing:** the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten or unfasten them.
- (2) **Toileting:** the ability, with or without the help of adaptive devices, to get to and from or on and off the toilet; and to perform associated personal hygiene.
- (3) **Transferring:** the ability to move in and out of a chair, bed, or wheelchair with or without equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorized devices.
- (4) **Continence:** the ability to voluntarily control bowel and bladder function, or, in the event of incontinence, the ability to maintain a reasonable level of personal hygiene including caring for a catheter or colostomy bag.
- (5) **Eating:** the ability to feed yourself by getting food into *your* body from a receptacle (such as a plate or cup or table) or by a feeding tube or intravenously.
- (6) **Bathing:** the ability to wash yourself, with or without the help of adaptive devices, by sponge bath; or in the tub or shower, including the task of getting in and out of the tub or shower.

**STAND-BY ASSISTANCE.** Means *you* require the presence of another human being within arm's reach of *you* to prevent, by physical intervention or verbal cueing, *injury* to *you* while *you* are performing the *activities of daily living*.

**SUBSTANTIAL SUPERVISION.** Means continual supervision (which may include cueing by verbal prompting, gestures or other demonstrations) by another person that is necessary to protect *you* from threats to *your* health or safety (such as may result from wandering).

**SEVERE COGNITIVE IMPAIRMENT.** Means *you* have suffered a loss or deterioration in intellectual capacity requiring *substantial supervision* that is comparable to Alzheimer's disease and similar forms of irreversible dementia. This is measured by clinical evidence and standardized tests that reliably measure impairments in both short-term and long-term memory; orientation to people, places or time; and deductive or abstract reasoning.

**CATASTROPHIC MAXIMUM BENEFIT PERIOD.** Means the maximum length of time *we* will pay *you* a catastrophic monthly benefit as long as *you* are *catastrophically disabled*. This period is shown on the *schedule*.

**CATASTROPHIC ELIMINATION PERIOD.** The period of time *you* must be *catastrophically disabled* before *we* start paying benefits under this rider. This period is shown on the *schedule*.

**SUCCESSIVE PERIODS OF CATASTROPHIC DISABILITY.** *Successive periods of catastrophic disability* will be considered as one period if:

- (1) they are caused by the same or related conditions; and
- (2) they are separated by less than 180 days; and
- (3) they each begin while this policy is *in force*.

All other periods of *catastrophic disability* will be considered separate and not *successive periods of catastrophic disability*.

Available to occupational classes 6A-2A and 6M-2M.

This benefit is payable in addition to base policy benefits.

You need only to be severely cognitively impaired or unable to perform two of six ADLs to receive benefits.

For successive periods of catastrophic disability:

- (1) you will not be required to satisfy a new *catastrophic elimination period*, if already satisfied; and
- (2) the *catastrophic maximum benefit period* will not start over; and
- (3) the accumulated *successive periods of catastrophic disability* cannot exceed the *catastrophic maximum benefit period* shown on the *schedule*.

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### BENEFIT PROVISIONS

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**CATASTROPHIC MONTHLY BENEFIT.** If your *catastrophic disability* begins while this rider is *in force*, we will pay the catastrophic monthly benefit shown on the *schedule* for each month you are *catastrophically disabled* after the *catastrophic elimination period*. Payments will not be made for more than the *catastrophic maximum benefit period* shown on the *schedule*.

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### GENERAL PROVISIONS

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**RIDER SPECIFICATIONS.** This rider is:

- (1) part of the policy; and
- (2) based on the application for this rider and payment of its premium; and
- (3) subject to all definitions, provisions, exceptions, limitations, and other terms of the policy unless specifically changed by this rider.

This rider takes effect on the *issue date* of the policy unless a different *issue date* for the rider is shown on a revised *schedule*. As applied to this rider, the Incontestability and Pre-Existing Conditions provisions of the policy will be measured from the later of the *issue date* of the policy or of the rider.

**TERMINATION.** This rider terminates on the earlier of the following:

- (1) the date the policy terminates; or
- (2) the expiry date shown on the *schedule*, even if you renew the policy as provided under the Conditionally Renewable for Life provision; or
- (3) the date we receive the *owner's* written request to terminate this rider.

THE UNION CENTRAL LIFE INSURANCE COMPANY

 **SPECIMEN** 

Secretary

President