

heritage provider series group trust premiums

Wellness Benefit Rider/Cancer Screening Benefit (GT-WBR1)

We pay \$50 each year for each covered person for one of the following cancer screening tests: mammography; flexible sigmoidoscopy; Pap smear (test only); chest X-ray; hemocult stool specimen; and prostate specific antigen (PSA). This benefit is payable only once for each covered person each calendar year. This benefit is paid regardless of the result of the test(s).

Intensive Care Rider (GT-ICR90)

1) If a covered person is confined in an Intensive Care Unit for any covered accident or sickness, we pay \$500 each day for up to 45 days of continuous confinement. For time periods less than a day (24 hours), a pro-rata share of the daily benefit is paid. After the covered person is age 70, this benefit reduces by 50%. This benefit pays in addition to any hospital confinement benefit that may be paid for cancer treatment. 2) This ICU benefit also pays the actual cost of transportation by ambulance in conjunction with an ICU hospital confinement, if such ambulance service is not paid under the policy.

Base Plan with Wellness and Intensive Care Benefits - Basic plan consists of GT-Heritage Provider Series benefit level Option A, GT-WBR1, and (5 units) GT-ICR90. Enhanced plan consists of GT-Heritage Provider Series benefit level Option I, GT-WBR1, and (5 units) GT-ICR90. Premier plan consists of GT-Heritage Provider Series benefit level Option II, GT-WBR1, and (5 units) GT-ICR90.

BASIC		ENHANCED		PREMIER	
Weekly		Weekly		Weekly	
ind.	\$5.01	ind.	\$5.61	ind.	\$6.19
family	\$9.33	family	\$10.39	family	\$11.43

BASIC		ENHANCED		PREMIER	
Monthly		Monthly		Monthly	
ind.	\$21.70	ind.	\$24.30	ind.	\$26.80
family	\$40.40	family	\$45.00	family	\$49.50

Issue Ages: 18-64

Intensive Care Rider Exclusions/Limitations

We do not pay for intensive care if you are admitted because of: a pre-existing condition as defined in the policy; or an attempted suicide or intentional self-inflicted injury; or intoxication or being under the influence of drugs not prescribed or recommended by a physician; or alcoholism or drug addiction. We do not pay for confinements in any care unit that does not qualify as a hospital intensive care unit.

Wellness Benefit Rider GT-WBR1 Exceptions

The Exceptions and Other Limitations provision of the policy applies to the rider.

Rider Termination

The rider terminates on the earliest of: the end of the grace period for the payment of the premium for the policy coverage or this rider coverage; or the date your certificate terminates; or upon the request for termination of the rider.

This rate insert is incomplete without brochure AWD6286-2 that describes the benefits, exclusions and limitations for the policy and certificate.

This insert is for use in Massachusetts.



Rev. 2/06. Cancer insurance benefits provided by policy GT-CBP and Certificate GT-CBP1P, or state variations thereof. The Wellness Benefit Rider is provided by rider GT-WBR1, or state variations thereof. Intensive Care Rider is provided by rider GT-ICR90, or state variations thereof. When applying for coverage, list on the application all policy and rider form numbers which pertain to the coverage desired. The policy and riders are underwritten by American Heritage Life Insurance Company. This insert highlights some features of the policy and riders but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and the insurance company. The policy and riders are not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Workplace Division.

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