Covered Specified Diseases This Policy provides benefits for ONLY (a) the Covered Specified Diseases shown on the Insured Schedule, as listed below; and (b) any condition directly caused or aggravated by one or more of the following Covered Specified Diseases; and (c) qualifying services under the Wellness Benefit. Please refer to the definitions on page 3. No benefits are payable under this Policy for any other condition, accident or sickness.

Addison's Disease
Cancer Coronary Artery/Cardiovascular Disease
COVID-19
Cushing's Disease
Diabetes
Ebola Virus Disease
End Stage Renal Failure
Gallbladder Disease
Gastrointestinal Disease
Gout
Hyperthyroidism
Hypothyroidism
Major Organ Transplant
Pancreatitis
Pneumonia
Psoriasis
Shingles
Stroke
Viral Hepatitis

The following terms in this Policy are defined as follows:

ADDISON'S DISEASE means adrenal gland failure due to disease of the adrenal glands with deficiency of cortisol and aldosterone and elevated pituitary hormone adrenocorticotropic hormone (ACTH) or deficiency of ACTH caused by disorders of the pituitary gland or hypothalamus.

CANCER: means one of the disease or conditions listed below for which positive diagnosis is made by a Physician based on diagnostic criteria generally accepted by the medical profession: A. Benign Brain Tumor means a non-malignant mass present within the substance of the brain tissue resulting in permanent deficit to the neurological system.

Benign Brain Tumor does not include cysts, granulomas, meningiomas, malformations of the intracranial arteries or veins and tumors of the cranial nerves, pituitary or spinal cord, unless documented by a legally qualified Physician as causing damage to surrounding neurological tissue; nor any non-malignant mass originally Diagnosed prior to the Effective Date of this Policy. B. Cancer In Situ means a Diagnosis of cancer wherein the tumor cells still lie within the tissue of origin without having invaded neighboring tissue, except as specifically excluded below. As used herein, stage 0 disease and early prostate cancer requiring medical treatment shall be considered Cancer In Situ. Cancer In Situ does not include: 1. Premalignant lesions, tumors or polyps; 2. Benign tumors or polyps; 3. Skin Cancer; or 4. Any cancer originally Diagnosed prior to the Effective Date of this Policy or the metastasis of any such cancer. C. Life-threatening Cancer means only those types of cancer manifested by the presence of a malignant neoplasm characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Life-threatening Cancer also includes but is not limited to leukemia, Hodgkin's disease, myeloproliferative and myelodysplastic blood disorders, and invasive melanoma in the dermis or deeper. Life-threatening Cancer does not include: 1. Premalignant lesions, tumors or polyps; 2. Benign tumors or polyps; 3. Cancer In Situ; 4. Skin Cancer; or 5. Any cancer originally Diagnosed prior to the Effective Date of this Policy or the metastasis of any such cancer. D. Skin Cancer means a type of disease for which malignant cancer cells are found in the outer layer of the skin and which has not been Diagnosed as a malignant melanoma in the dermis or deeper or skin malignancy that has become Life-threatening Cancer, as defined herein. Skin Cancer does not include: 1. Premalignant lesions, tumors or polyps; or 2. Benign tumors or polyps

CORONARY ARTERY/CARDIOVASCULAR DISEASE means angina pectoris (stable angina), coronary insufficiency (unstable angina), myocardial infarction (heart attack), atherosclerosis, vessel spasms, clots, congestive heart failure or any other dysfunction of the cardiovascular system, including hypertension. Myocardial infarction shall be evidenced by: (a) angina with any EKG changes or (b) elevated Troponin

COVID-19 means the severe acute respiratory disease called coronavirus disease 2019

CUSHING'S DISEASE means a disease involving the adrenal glands, as evidenced by excessive glucocorticoid hormone levels

DIABETES means diabetes mellitus, which is a group of metabolic disorders that result in hyperglycemia (high blood sugar), and any complications thereof, which include retinopathy, nephropathy, neuropathy and peripheral vascular disease. Diabetes shall be evidenced by elevated hemoglobin A1C (HB A1C)

EBOLA VIRUS DISEASE means a viral disease caused by one or more of a distinct species of the filovirus family, confirmed by a definitive pathological diagnosis made in accordance with accepted standards of medical practice and reported by a Physician as Ebola Virus Disease to the United States National Notifiable Disease Surveillance System and/or other United States federal public health authorities

GASTROINTESTINAL DISEASE means gastroesophageal reflux, peptic ulcer (duodenal and gastric), inflammatory bowel disease of the small intestine (Crohn's disease) and large intestine, appendicitis, ulcerative colitis, diverticulosis, diverticulitis, gastroenteritis, volvulus, rectal bleeding and irritable bowel syndrome.

GALLBLADDER DISEASE means inflammation, infection, stones or blockage of the gallbladder.

GOUT means hyperuricemia (high uric acid), a result of either overproduction or underexcretion of uric acid, causing intermittent episodes of acute arthritis

HYPERTHYROIDISM means a condition caused by excessive production of thyroid hormones.
HYPOTHYROIDISM means a condition caused by too little production of thyroid hormones from any cause.

MAJOR ORGAN TRANSPLANT means only definitive evidence of the failure of the Covered Person's liver, kidney, lung, entire heart or pancreas which requires the malfunctioning organ to be replaced with an organ from a human donor under generally accepted medical procedures, and surgery to transplant the replacement organ into the Covered Person is actually performed in the United States. Major Organ Transplant shall be evidenced by: (a) the Covered Person's registration with the United Network of Organ Sharing (UNOS) or similar network and (b) surgery actually performed in the United States to transplant a human liver, kidney, lung, entire heart or pancreas into the Covered Person by a Physician who is board certified to perform such surgery. SD-3 8 Major Organ Transplant does not include transplantation of any other organ or tissue, or replacing any human organ with a mechanical device or with an organ or tissue from an animal. Major Organ Transplant does not include, with respect to the heart, the transplant of a heart valve or anything less than the entire heart. Major Organ Transplant does not include removal of any organ from any donor. No benefits are payable under this Policy for any Expense Incurred by or for a donor in connection with a Covered Person's Major Organ Transplant.

PANCREATITIS means an inflammatory process involving the pancreas and which involves elevation of the serum amylase and serum lipase. Benefits are not payable for Pancreatitis that is the result of alcohol abuse or alcoholism.

PNEUMONIA means an infection of the lungs that causes the air sacs, or alveoli, of the lungs to fill with fluid caused by bacteria, viruses, or fungi

PSORIASIS means a disease of the skin with well demarcated inflammatory plaques and papules usually covered by thickened silvery scales, and includes psoriatic arthritis. Psoriasis must be definitively diagnosed by a skin biopsy

SHINGLES means the latent varicella zoster virus that is reactivated in the sensory ganglia and moves down the sensory nerve to the skin and may also involve the eyes. “Shingles” does not include the primary infection known as chicken pox.

STROKE means a cerebrovascular accident within brain tissue caused by hemorrhage, embolism or thrombosis. Stroke shall be evidenced by: (a) documented measurable neurological deficit that persists for at least 72 hours following the occurrence of the Stroke and (b) neuroimaging studies that confirm the diagnosis. Stroke does not mean transient ischemic attack (TIA), reversible neurological deficit, migraine, cerebral injury resulting from trauma, or vascular disease affecting the eye, optic nerve or vestibular functions or other cerebral events