

**Heart Care Plus Rider
Attaching to and forming part of the Certificate:**

VIC0109A, VIC0109B and VIC0109C

In consideration of additional Premium, and subject to all other Terms and Conditions of the Certificate of Insurance and the Master Policy, the above-referenced Visitor Caresm Certificate is hereby amended as follows:

The following shall be added in its entirety to Section C. Schedule of Benefits/Limits:

<u>Heart Plus Rider</u>	Ages 0-69:	Up to maximum of \$5,000 per Period of Coverage
	Ages 70 +:	Up to maximum of \$2,500 per Period of Coverage

The following shall be added to Section F. Eligible Medical Expenses as item (5):

(5). Charges incurred that are directly related to a Myocardial Infarction or Cerebrovascular Accident, which is determined to be a Pre-existing Condition, as defined herein, will be reimbursed up to the maximum as shown in Schedule C. Schedule of Benefits/Limits, Heart Plus Rider, above.

The following shall be added to Section L. Definitions:

Cerebrovascular Accident (Stroke, CVA, Transient Ischemic Attack, TIA): A disruption of blood flow to the brain resulting in neurologic changes, either permanent (CVA) or temporary (TIA). This can include an ischemic stroke, hemorrhagic stroke or bleeding due to an aneurysm.

Myocardial Infarction (MI, Acute Myocardial Infarction, AMI, Non-ST Segment Elevation Myocardial Infarction, NSTEMI, Heart Attack): An acute interruption of vascular perfusion of any portion of the myocardium (muscles of the heart) due to either an occlusion of a coronary artery or to vascular spasm causing damage to the myocardium.