



EQUITABLE

Group Critical Illness Insurance

What's not covered?

We will not pay a benefit for any critical illness that is due to or results from:

- services or treatment not included in the benefit highlights;
- services or treatment for which an Insured is not charged, unless there is no charge because the facility is a United States government facility;
- treatment or complications of treatment not related to a Critical Illness;
- an autologous bone marrow transplant, one in which your own bone marrow is used;
- intentionally self-inflicted injuries;
- elective plastic or cosmetic surgery;
- active military duty;
- war or any act of war (this does not include acts of terrorism);
- your active participation in a riot, rebellion or insurrection;
- committing or attempting to commit an assault, felony or other criminal act;
- your engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious injury;
- committing or attempting to commit suicide, whether sane or insane;
- incarceration in a penal institution of any kind;
- being legally intoxicated or under the influence of any narcotic unless taken on the advice of a physician and taken as prescribed; or
- improper or illegal use of inhalants or huffing.

In addition to the exclusions stated in the covered conditions section of the certificate, we will not pay any benefit that is caused by, contributed to in any way, or resulting from any critical illness condition diagnosed outside the United States without confirmation of the diagnosis by the type of specialist physician specified for each of the covered conditions in the certificate who practices in the United States.

"Critical illness insurance" is a limited benefit policy. It does NOT provide basic hospital, basic medical or major medical insurance, and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act.

The certificate has exclusions and limitations for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. This overview is preliminary to the issuance of the policy and certificate. The policy, certificate and rider, if applicable, may not be available in all states and may vary based on state laws and regulations.