

Executive Health Options Optional Riders

Optional Sports Rider:

The Optional Sports Rider provides additional coverage for your extreme sports lifestyle. Whether your interests include mountaineering, skydiving, or whitewater rafting, electing the Sports Rider option will add coverage up to a lifetime maximum of \$25,000 for these activities excluded by the standard plan. Coverage for Contact Sports, such as soccer or hockey, is added up to a lifetime maximum of \$5,000. The Sports Rider adds coverage for sports and athletics except those activities engaged in for wage, reward, or profit.

Optional Dental Rider:

If you purchase the Optional Dental Rider, children age 9 to 16 are covered for Preventative Dental Benefits, including routine oral exams every 6 months, fluoride treatment every 12 months and bitewing x-rays every 24 months. All covered family members are covered for Basic and Major Dental Benefits. Basic Benefits include periodontics, endodontics, extractions and fillings. Major Benefits include crowns, bridges and dentures. The CitizenSecureSM Optional Dental Rider is useful for families as well as individuals. Coverage is provided in most countries of the world at your choice of dentists.

Optional Term Life and AD&D Insurance:

If you reside outside the US, you may be able to purchase the Optional Term Life and Accidental Death and Dismemberment insurance to protect your family and provide cash benefits in the event of your Death. The amount of coverage available under Option 1 ranges from \$5,000 to \$50,000, depending on your age at the time of your death or dismemberment. If you are at least 19, but not yet 65, you may purchase Option 2, which doubles the benefits available to you.

Optional Dental Rider

	Certificate Period 1	Certificate Period 2	Certificate Period 3 and after
Preventative Dental Benefits Children age 9 through 16 (after 3 months of continuous coverage)	100%	100%	100%
Basic Dental Benefits (after 6 months of continuous coverage)	50%	65%	80%
Major Dental Benefits (after 6 months of continuous coverage)	30%	40%	50%
Dental Deductible	\$100 per Certificate Period per person	\$100 per Certificate Period per person	\$100 per Certificate Period per person
Maximum Dental Benefits	\$500 per Certificate Period per person	\$750 per Certificate Period per person	\$1,000 per Certificate Period per person

Optional Term Life Insurance and Accidental Death and Dismemberment

(Not available to residents of the US, regardless of citizenship)

Term Life Insurance

Age	Option 1 – Principal Sum	Option 2 – Principal Sum
19 to 59	\$50,000	\$100,000
60 to 64	\$25,000	\$50,000
65 to 69	\$10,000	Not Available
Dependent Child	\$5,000	Not Available

You may choose a different option for each family member taking Term Life coverage.

Accidental Death and Dismemberment

Accidental Death	Principal Sum to Beneficiary
Accidental Loss of Two Limbs	Principal Sum to Member
Accidental Loss of One Limb	50% of Principal Sum to Member

“Limb” means hand, foot, or eye. The Benefit is based on age at the time of death or dismemberment.