

Limitations & Exclusions for Home Health and Long-Term Care:

All states except NY & WA

Benefits begin after Insured has been confined in a Long-Term Care or Assisted Living Facility or received Home Health Care or Adult Day Care services for 90 days. The first 90 days of confinement or services is the Elimination Period. No benefits are payable for confinement or services during this time. This 90-day period need not be continuous. It must, however, be entirely within one Benefit Period.

This rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider.
- Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered.
- Incurred while residing or confined outside the United States and Canada.
- Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician.
- In any facility contracted for or operated by the United States Government when there is no cost to the Insured.
- In any facility for which no charge is made to the Insured.
 - Due to illness, treatment or medical conditions arising out of:
 - war or act of war (whether declared or undeclared);
 - participation in a felony, riot or insurrection;
 - service in the armed forces or units auxiliary thereto;
 - attempted suicide or intentionally self-inflicted Injury; or
 - Normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.
- Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits

Trustmark Life Insurance Company

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