

Exclusions and Limitations for Home Health and Long Term Care Benefit Rider – Kansas Residents

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;
 - attempted suicide or intentionally self-inflicted Injury; or
 - normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider.

Trustmark A.M. Best Rating

An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a recommendation of the specific policy provisions, rates or practices of Trustmark. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

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