



AVAILABLE IN:
Special VIP
 Options I & II

VALID STARTING JULY 1, 2018

The Maternity and Newborn Complications Rider is issued by VIP Universal Medical Insurance Group, Ltd. (the "Company") based on the Application for Individual Health Insurance form you (the "Policyholder") submitted and the payment of the corresponding premium.

The benefits of this Rider are subject to all terms, provisions, exclusions and restrictions described in the "Conditions of Coverage" of the underlying Policy. This Rider increases the benefits of your health plan under the following terms:

- 1 This Rider modifies the conditions and limits of the benefits stated in the Policy provision "Maternity Care" as it relates to the coverage for Maternity and Newborn Complications for which there will be a Lifetime limit of five hundred thousand dollars (US\$500,000) per Rider.
- 2 The Lifetime limit of five hundred thousand dollars (US\$500,000) of this Rider includes any benefit already paid under any other maternity Rider.
- 3 Once issued, this Rider will be renewed annually upon the anniversary date of the underlying insurance policy as long as the additional premium required for this Rider is paid. The Company retains the right to modify, cancel, or not renew this Rider pursuant to the terms of the Policy. In the event that a Rider is cancelled for any reason, coverage ceases on the effective date of the termination and the Company will only be responsible for covered treatment that took place before the effective date of the termination of the Rider.
- 4 The benefits of this Rider shall only apply to a Covered Maternity where the actual date of delivery is at least ten (10) months after the Effective Date of this Rider. If this Rider is replacing a previous Maternity and Newborn Complications Rider without interruption of coverage, then the ten (10)-month period begins with the Effective Date of the previous Rider.
- 5 Coverage of pre and post-natal treatment, childbirth, and routine care of the newborn will continue to be limited to the maternity care maximum benefit listed in the table of benefits of the Policy.
- 6 In addition to the exclusions from coverage contained herein and in the Policy, this Rider also excludes:
 - Elective, programmed and/or planned cesarean section.
 - Maternity Complications related to any condition excluded or not covered by the Policy, including but not limited to Maternity and Newborn Complications in a pregnancy that is a result of any type of fertility treatment or any type of assisted fertility procedure.
 - Maternity Complications related to a Pre-existing Condition not disclosed at the time of application, including Maternity Complications prior to the Effective Date of coverage of the Rider or during the Waiting Period of ten (10) months.
- 7 The selected Deductible of the Policy applies to this Additional Coverage.