



P. O. Box 4884, Houston, Texas 77210

**OUTPATIENT EMERGENCY DEPARTMENT / URGENT CARE CENTER RIDER
WITH ACCIDENTAL DEATH BENEFITS**

This Rider is issued by Philadelphia American Life Insurance Company (Company) and made part of the Policy to which it is attached. It is subject to all provisions, conditions, exclusions, and limitations of the Policy, which are not in conflict with those of this Rider.

Effective Date: The Effective Date of the Policy or the date shown here: _____

BENEFITS

The benefits provided by this Rider are in addition to all other indemnities set forth in the Policy and/or other attached riders, if any.

Outpatient Emergency Department / Urgent Care Center Benefits

When an injury or sickness of a Covered Person requires outpatient Physician's Daily Medical Treatment in an Emergency Department (ED) or Urgent Care Center (UCC), the Company will pay the Covered Person the benefit amount shown below, that matches the Policy number of units chosen in the Application for coverage. Emergency Department and Urgent Care Center Facility benefits are each limited to one (1) benefit per Covered Person per Calendar Year. Physician's Daily Medical Treatment in an ED/UCC benefit shown below is limited to one (1) benefit for Emergency Department and (1) benefit for Urgent Care Center per Covered Person per Calendar Year. These benefits are not subject to any Deductible under the Policy but will be applied to the Additional Outpatient Benefits Aggregate Calendar Year Maximum under the Policy.

	1 Unit	2 Units	3 Units
Emergency Department/Urgent Care Center – Facility:	\$200	\$300	\$400
Physician's Daily Medical Treatment in an ED/UCC – Professional:	\$200	\$300	\$400

Accidental Death Benefit: \$50,000

If death of a Covered Person occurs due to accidental bodily Injury, the Company will pay the Accidental Death Benefit amount shown above. The proceeds will be paid to the beneficiary upon receipt at the Company's home office of due proof that the death of the Covered Person is directly caused by accidental bodily Injury. This benefit is not subject to any Deductible under the Policy.

Indemnities incurred prior to the Effective Date of coverage or while the coverage is not in force or not specified as a benefit herein are not covered.

Coverage under this Rider will end for each Covered Person when coverage ends under the Policy to which it is attached. The Insured may cancel this Rider prior to any premium due date by giving written notice to us. In that event, coverage under this Rider will end on the next premium due date and the premium due for coverage under the Policy will be reduced by the mode premium charged for this Rider.


 President & CEO