



PREVENTIVE CARE RIDER

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.

Preventive Care Indemnity Benefit

Each Covered Person is allowed to receive one benefit for (a) listed below per Calendar Year; and each Covered Person is allowed to receive one benefit of each of (b) and (c) listed below every three Calendar Years. Coverage for this benefit starts 30 days after the Effective Date of this Rider. The Company will pay the amount shown below. This benefit is not subject to any Pre-existing Condition Exclusion or Deductible.

- (a) Preventive Care Benefit for Mammograms: \$125
- (b) Preventive Care Benefit for Colonoscopy: \$300
- (c) Preventive Care Benefit for Colonoscopy – Beginning the 4th policy year: \$600

Daily Outpatient Physicians Indemnity Benefit (per unit): \$10

The Company will pay the amount shown above for each day outpatient services are used for surgery or treatment of any kind in the office or outpatient clinic. A maximum limit of 20 benefit days per Covered Person per Calendar Year. This benefit is not subject to any Deductible under the Policy.

Daily Laboratory Indemnity Benefit (per unit): \$5

The Company will pay the amount shown above for each day laboratory testing is performed including facility and professional service if any. This benefit is not subject to any Deductible under the Policy.

Expenses 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.

Bill S. Chen
President & CEO