

If, at the time of signing the Membership Application, the Member is in good health, is at least eighteen (18) but not more than seventy-five (75) years old and performing the normal activities of daily life, he shall be insured by Kaiser under a Group Master Insurance Contract underwritten by a reputable and duly authorized insurance company, as described below:

**1 TERM LIFE INSURANCE** If the Member dies before attaining the age of seventy-five (75) years and prior to entitlement to the Long-Term Care Benefit Value as indicated in the Schedule of Benefits, his beneficiary shall be entitled to an amount equal to the sum of the Long-Term Care Benefit Value (LTCBV) and the Long-Term Health Care Experience Incentive Hospital Benefit Limit (LTHCEIHL) upon approval of the claim by the insurance company.

**2 ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE** Should the Member suffer, directly and independently of all other causes, any bodily injury effected solely through external, violent and accidental means, occurring prior to the Member's 75th birthday and prior to entitlement to the Long-Term Care Benefit Value (LTCBV), which result in any of the specified losses below within 180 days after the accident causing the injury, the insurance company will pay a percentage of the sum of the Long-Term Care Benefit Value (LTCBV) and the Long-Term Health Care Experience Incentive Hospital Benefit Limit (LTHCEIHL) in accordance with the following schedule:

DESCRIPTION	PERCENTAGE		PERCENTAGE
1. Loss of life	100%	6. Loss of one hand and sight of one eye	100%
2. Loss of both hands	100%	7. Loss of one foot and sight of one eye	100%
3. Loss of both feet	100%	8. Loss of one hand or one foot	50%
4. Loss of sight of both eyes	100%	9. Loss of sight of one eye	50%
5. Loss of one hand & one foot	100%		

*Loss shall mean the dismemberment of hands and feet by severance at or above the wrist bone or ankle joints respectively. Loss of eyesight must be total and irrecoverable.*

*Any partial benefit already paid for any loss(es) shall not be carried over in the subsequent contract year, i.e., the amount of benefits to be paid in the succeeding contract year shall not be reduced by any amount paid in the preceding contract year.*

*The loss of the first joint of the thumb or any other finger or of any toe shall be considered as equal to the loss of one half of the thumb or finger or toe. The loss of more than one phalanx of the thumb or of any other finger or if any toe shall be treated as loss of the entire thumb or finger or toe. Where there is loss of two or more parts of the hand, the percentage payable shall not be more than the loss of one whole hand.*

*The aggregate of all percentages payable with respect to any one accident shall not exceed 100%*

**3 Waiver of Membership Fees due to Death** – If the Member dies during the Accumulation Period and before attaining the age of seventy-five (75), the proceeds of the credit life insurance shall be applied to the balance of total membership fees upon approval of the claim by the insurance company making the contract fully paid.

**4 WAIVER OF MEMBERSHIP FEES DUE TO TOTAL PERMANENT DISABILITY** If the Member becomes totally disabled during the Accumulation Period and before 75th birthday thereby preventing from engaging in any occupation for compensation or profit, is so disabled for life, and such disability continues for at least six (6) months, KIH shall waive the payment of each membership fee becoming due during the period of disability. However, pending approval of the claim, membership fees should be paid as they fall due, subject to refund upon approval.

All claims under the above Insurance Coverage shall be subject to two (2) years contestability period as provided for by law from the date of issue or reinstatement of this Contract.

If the Member dies during the Accumulation Period, the Principal Beneficiary named herein shall be substituted as the new Member, but no longer with insurance benefits and subject to the provisions on Pre-existing illness or Injury (Art. II ).

**BASIC MEDICAL BENEFITS**

Accredited Hospital's Room, & Board  
Services of Accredited Physician/Specialist/  
Surgeon/ Anesthesiologist  
Hospital's Intensive Care Unit  
Operating Room Fee

**ACCREDITED HOSPITALS**

Over 500 Accredited Hospitals, Hospital's  
Intensive Care Unit & Operating Room

**ACCREDITED DOCTORS & SPECIALISTS**

Over 1,000 accredited Physicians/Specialists/  
Surgeons/Anesthesiologists

**ANNUAL PHYSICAL EXAMINATION\***

Chest X-ray, Stool & Urine Analysis  
Complete Blood Count  
Electrocardiogram (for 35 yrs old & above)

**DENTAL BENEFITS**

Unlimited dental check ups, once a year free  
dental prophylaxis, unlimited simple tooth  
extraction

**SPECIAL AND EXTENDED BENEFITS**

Magnetic Resonance Imagin (MRI)  
Nuclear/Radioactive Isotope Scan  
CT Scan, Dialysis, Blood Transfusion  
Physical/ Speech Therapy  
Anti-Rabies, Venom & Tenanus Vaccine  
Emergency Benefits (Ambulance)

**Long Term Care Benefit Value - (LTCBV)**

- guaranteed health benefits as shown in the  
Schedule of Benefits which can be used at  
the end of 20th year as part of the Hospital  
Benefit Limit (HBL) until fully utilized or can  
be converted into cash on the 20th year.

**YEARLY HEALTH CARE HOSPITAL BENEFIT  
LIMIT (YHCHBL)**

10% of the LONG TERM CARE BENEFIT  
VALUE (LTCBV) earned starting from end  
of the accumulation period and every year  
thereafter up to the 20th year.

**Long Term Health Care Experience Incentive  
Hospital Benefit Limit (LTHCEIHBL)**

approximately 85% of the total membership fees  
which can be converted into cash or be part of  
the Hospital Benefit Limit (HBL) from the 20th year  
until fully utilized.

**LIFE TIME NETWORK ACCESS**

Lifetime access to over 1,000 doctors, over  
500 hospitals as long as you have funds  
available in your health benefits

**COST FREE HEALTH BENEFITS**

with return of Membership Fee for Non-Utilization

**Additional Yearly Health Care Hospital Benefit  
Limit (AYHCHBL)**

a benefit other than the YEARLY HEALTH CARE  
HOSPITAL BENEFIT LIMIT (YHCHBL) at the end of the  
accumulation period and every year thereafter up  
to the 20th year, provided that Kaiser's investment  
earnings is higher than 6% per annum.

**TERM LIFE INSURANCE**

If the Member dies before attaining the age of seventy-five (75) years and prior to entitlement to the Long-Term Care Benefit Value as indicated in the Schedule of Benefits, his beneficiary shall be entitled to an amount equal to the sum of the Long-Term Care Benefit Value (LTCBV) and the Long-Term Health Care Experience Incentive Hospital Benefit Limit (LTHCEIHBL) upon approval of the claim by the insurance company.

**ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

Should the Member suffer, directly and independently of all other causes, any bodily injury effected solely through external, violent and accidental means occurring prior to the Member's 75th birthday and prior to entitlement to the Long-Term Care Benefit Value (LTCBV), which result in any of the specified losses below within 180 days after the accident causing the injury, the insurance company will pay a percentage of the sum of the Long-Term Care Benefit Value (LTCBV) and the Long-Term Health Care Experience Incentive Hospital Benefit Limit (LTHCEIHBL) in accordance with the schedule:

**WAIVER OF MEMBERSHIP FEES DUE TO DEATH**

If the Member dies during the Accumulation Period and before attaining the age of seventy-five, the proceeds of the credit life insurance shall be applied to the balance of total membership fees upon approval of the claim by the insurance company making the contract fully paid.

**WAIVER OF MEMBERSHIP FEE DUE TO TOTAL AND PERMANENT  
DISABILITY**

If the Member becomes totally disabled during the Accumulation Period and before 75th birthday thereby preventing from engaging in any occupation for compensation or profit, is so disabled for life, and such disability continues for at least six (6) months, KIH shall waive the payment of each membership fee becoming due during the period of disability. However, pending approval of the claim, membership fees should be paid as they fall due, subject to refund upon approval.

*\*The Annual Physical Examination is deductible from your Total Health Benefit during the extended period.*