CERTIFICATE OF COVERAGE RIDER
SEVERE MENTAL HEALTH DISORDER BENEFIT

Insurance under the Group Policy is amended to include a Severe Mental Health Disorder Benefit.

Effective as of February 1, 2025, the certificate of coverage to which this Rider is attached is hereby attached to and made part of the Policy with respect to and to the extent provided below.

Certificate of Coverage form GH 5710 (CI) PA-1, DEFINITIONS, is revised to include:

Severe Mental Health Disorder means any of the following:

Bipolar I Disorder - a disorder, Diagnosed by a Psychiatric Doctor, that causes severe manic and depressive episodes marked by rapid changes in moods lasting more than one week along with changes in sleep, energy, thinking and behavior. A Covered Person must meet the diagnostic criteria for Bipolar I Disorder stipulated in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) at the time of Diagnosis, and be under the active care of a psychiatrist (or a Ph.D.-Level Psychologist).

Bipolar I Disorder does not include single manic episodes, Major Depressive Disorder, mild Bipolar I Disorder, or Bipolar I Disorder that is in remission.

Post Traumatic Stress Disorder (PTSD) - a Severe Mental Illness, Diagnosed by a Psychiatric Doctor, that causes persistent mental and emotional stress occurring as a result of injury or severe psychological shock. A Covered Person must meet the diagnostic criteria for PTSD, stipulated in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) at the time of Diagnosis, and be under the active care of a psychiatrist (or a Ph.D.-Level Psychologist).

Psychiatric Doctor - any of the following who specialize in mental health:

- A licensed Doctor of Medicine (M.D.) or Osteopathy (D.O.); or
- any other licensed health care practitioner that state law requires be recognized as a physician under the Group Policy.

The term Psychiatric Doctor does not include the Member, one of the Member's employees, the Member's business or professional partner or associate, any person who has a financial affiliation or business interest with the Member, anyone related to the Member by blood or marriage, or anyone living in the Member's household.

Schizophrenia - a psychotic disorder, Diagnosed by a Psychiatric Doctor, that causes a Covered Person to interpret reality abnormally. Schizophrenia is characterized by

chronic, persistent delusions, hallucinations, incoherent speech, and disorganized behavior that result in severe impairment in one or more major areas of functioning, such as work, interpersonal relations, or self-care. A Covered Person must meet the diagnostic criteria for Schizophrenia stipulated in the most recent edition of The Diagnostic and Statistical Manual of Mental Disorder (DSM) at the time of Diagnosis and be under the active care of a psychiatrist (or a Ph.D.-Level Psychologist).

Schizophrenia does not include brief psychotic disorder, cyclic schizophrenia, mood disorders with psychotic symptoms, or schizophrenic reaction in alcoholism, brain disease, epilepsy, or drug use.

Certificate of Coverage form GH 5719 (CI)-1, Description of Benefits - Benefit Provisions, is revised to include:

Critical Illness	**% of Scheduled Benefit for First Occurrence**	**% of Scheduled Benefit for Additional Occurrences**
Severe Mental Illness Disorder		
Bipolar I Disorder	25%	0%
Post Traumatic Stress Disorder (PTSD)	25%	0%
Schizophrenia	25%	0%

We will only pay for Severe Mental Health Disorders specifically listed in this Rider.

All other benefits and provisions of the Group Policy remain in effect.

See your employer if you have questions concerning this Rider.

Nothing contained in this Rider may vary, alter or extend any provision or condition of the Group Policy other than as stated in this Rider.

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Executive Vice President,
General Counsel and Secretary

Deanna D Strable-Soethout

President and
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