

UNITEDHEALTHCARE INSURANCE COMPANY

(Herein called We, Our, Us and the Company)

450 Columbus Blvd.

P.O. Box 150450

Hartford, CT 06115-0450

UNITEDHEALTHCARE SENIOR SUPPLEMENT and SENIOR SECURITY Neuromuscular Skeletal Disorders Benefit Rider

This Rider is issued as part of the Policy and any Certificate to which it is attached. This Rider is subject to all the terms and provisions of the Policy, except as stated below. In consideration of any additional Premium, We will provide the coverage described in this Rider.

BENEFITS

Covered Services will include the treatment of Neuromuscular Skeletal Disorders. Treatment may include, but is not limited to: the therapeutic use of heat; cold; exercise; electricity; ultraviolet radiation; manipulation of the spine or massage for the purpose of improving circulation; strengthening muscles; or encouraging the return of motion.

Neuromuscular Skeletal Disorders Schedule of Benefits. Benefits will not exceed the limits set forth below:

Neuromuscular Skeletal Disorders Benefit	
Office Visits: Limited to 30 visits per Calendar Year	Copayment: \$10 per visit
Maximum Benefit: \$50 per visit	



Neuromuscular Skeletal Disorders Benefit Rider

COVERED SERVICES

The treatment will be considered Covered Services only if:

1. the treatment is performed by an individual who is licensed or registered to perform such therapy; and
2. any medical appliance or equipment that is required for the treatment has been prescribed by a Physician.

NEUROMUSCULAR SKELETAL DISORDERS BENEFIT MAXIMUM

The Neuromuscular Skeletal Disorders Benefit Maximum per Covered Person for all Covered Expenses is the amount shown in the Neuromuscular Skeletal Disorders Schedule of Benefits. It applies separately to each Covered Person.

DEFINITIONS

Calendar Year means January 1, 12:00 a.m. to December 31, 11:59 p.m. of the same year.

Neuromuscular Skeletal Disorders means misalignment of skeletal structures and muscular weaknesses, imbalance, and disorders related to the spinal cord, neck and joints.

Plan Year means any consecutive 12-month period beginning on the Effective Date shown in the Policy.

EXCLUSIONS AND LIMITATIONS

No benefits will be provided for, or in connection with, the following treatments, services or supplies:

1. Services for examination and/or treatment of strictly non-Neuromuscular-Skeletal Disorders;
2. Services or treatments not documented as clinically necessary and appropriate or classified as Experimental or Investigational;
3. Diagnostic Scanning, including Magnetic Resonance Imaging (MRI), CAT Scans, and/or other types of diagnostic scanning such as Thermography;

4. Treatment of services for pre-employment physicals or vocational rehabilitation;
5. Any treatment or services caused by or arising out of the course of employment, or covered under any public liability insurance, including, but not limited to, Workers' Compensation programs;
6. Hypnotherapy, behavior training, sleep therapy and weight programs, educational programs, non-medical self-care or self-help physical exercise training or any related diagnostic testing;
7. Vitamins, minerals, nutritional supplements or other similar-type products;
8. Manipulation under Anesthesia, Hospitalization or any related services;
9. Air conditioners, air purifiers, therapeutic mattress supplies or any other similar device or appliance; and
10. X-rays taken to demonstrate misalignment.

EFFECTIVE DATE

This Rider is effective on the Effective Date of the Group Health Insurance Policy and Certificate to which it is attached, and is subject to all the provisions, definitions, limitations and conditions of the Policy and Certificate. This Rider terminates at the same time as the Group Health Insurance Policy and Certificate. This Rider does not change, waive or extend any part of the Policy and Certificate other than as stated herein.

Signed on behalf of
UnitedHealthcare Insurance Company.



Allen J. Sorbo, President

Notes

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Questions?

Call the toll-free pre-enrollment number



1-800-698-0822, 8 a.m. – 8 p.m. local time, 7 days a week.

TTY users, call 711.

Underwritten by UnitedHealthcare Insurance Company