

Standard Life and Accident Insurance Company
Home Office: One Moody Plaza, Galveston Texas 77550
Toll-Free Telephone Number: 1-888-350-1488
(A Stock company hereafter referred to as "Standard Life", "We", "Us", "Our" or "the Company")

This **EMERGENCY ROOM BENEFIT RIDER** is a part of the Group Policy and the Certificate to which it is attached. It is subject to all the Group Policy provisions and to the provisions of the Certificate to which it is attached, unless modified herein.

EFFECTIVE DATE

The Effective Date of this rider, if different from Your Certificate Effective Date, is stated in Your Certificate Schedule.

DEFINITIONS

Emergency Treatment means covered services provided in the emergency room of a Hospital or freestanding emergency room or urgent care facility to evaluate and stabilize medical conditions of a recent onset and severity, including severe pain, that would lead a prudent layperson possessing an average knowledge of medicine and health to believe that the individual's condition, Sickness or Injury is of such a nature that failure to get immediate medical care could:

1. Place the individual's health in serious jeopardy;
2. Result in serious impairment to bodily functions;
3. Result in serious dysfunction of a bodily organ or part;
4. Result in serious disfigurement; or
5. For a pregnant woman, result in serious jeopardy to the health of the fetus.

BENEFITS

For each day that a Covered Person receives Emergency Treatment due to a Sickness or due to an Injury resulting from a Covered Accident, the Company will pay the Emergency Room Benefit, subject to the Maximum Number of Days shown in the Certificate Schedule of Benefits.

Emergency Treatment will not be covered if it is received in a Physician's or dentist's office, a clinic, or any other similar office or facility.

TERMINATION

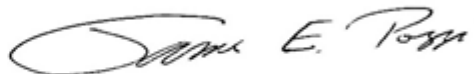
This rider will terminate upon the earlier of the termination of Your Certificate to which this rider is attached, failure to pay the premiums for this rider by You or Your Employer, or Your death.

Nothing contained herein shall vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the Group Policy, Your Certificate or any rider attached thereto except as stated herein.

Signed on behalf of Standard Life and Accident Insurance Company at Galveston, Texas.



Secretary



President