

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 **OUTPATIENT SURGERY 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

In addition to the definitions contained in the Group Policy and Your Certificate, the following definitions apply to this Rider:

Outpatient Surgery means surgery that is performed in an ambulatory surgical center or the outpatient surgical department of a Hospital. It does not include surgery that is performed in a Physician's or dentist's office, a clinic, an urgent care clinic or any other similar office or facility.

BENEFITS


Each day that a Covered Person receives Outpatient Surgery for the treatment of a Sickness or an Injury, We will pay the Outpatient Surgery Benefit listed in the Certificate Schedule of Benefits subject to the Maximum Number of Outpatient Surgery Days listed in the Certificate Schedule of Benefits.

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