

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 **WELLNESS AND PREVENTIVE CARE 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.

BENEFITS

We will pay the Benefit Amount shown in the Certificate Schedule of Benefits when a Covered Person receives Wellness and Preventive Care. The Wellness and Preventive Care must be under the supervision of a Physician and a charge rendered for the service.

Wellness and Preventive Care (care for reasons other than to diagnose or treat a suspected or identified Sickness or Injury) means an office visit or routine health care that includes check-ups, immunizations, patient counseling and screenings to prevent Sickness, disease and other health-related problems.

The Benefit Amount is payable for the combined services listed under Wellness and Preventive Care received during one visit. The Benefit Amount is payable subject to the Maximum Number of Visits shown in the Certificate Schedule of Benefits.

TERMINATION

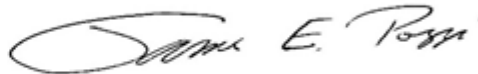
This rider will terminate upon the earlier of the termination of Your Certificate to which this rider is attached, failure to pay the premiums for this rider by You or Your Employer, or Your death.

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