Specified Disease - Organ & Tissue Transplant
Renewal Endorsement

This Endorsement is attached to and made a part of Your Certificate issued in relation to the following Specified Disease – Organ & Tissue Transplant Policy.

POLICYHOLDER: Richmond Community Schools
ORIGINAL POLICY NUMBER: HCCLOT40090
ORIGINAL EFFECTIVE DATE: 11/01/2018

It is agreed that the above referenced Specified Disease – Organ & Tissue Transplant Policy is renewed for the Policy Year stated in the attached Renewal Schedule of Benefits. The Policy Number and all terms and conditions set forth in the attached Renewal Schedule of Benefits replace and supersede all previously issued Schedules of Benefits.

This Endorsement is subject to all the provisions of the Policy. Payment of the premium for the insurance provided by the Policy as endorsed constitutes acceptance by the Policyholder of the terms of this Endorsement.

This Policy is issued by Us as of the Policy Effective Date, but is not valid unless countersigned by Our duly authorized representative.

[Signatures]
President
Vice President and General Counsel
RENEWAL SCHEDULE OF BENEFITS

POLICY YEAR: 11/01/2019 through 10/31/2020

RENEWAL POLICY NUMBER: HCCLOT40090

CURRENT ENROLLMENT: 473

COVERED TRANSPLANTS: The following transplant procedures are covered as long as the transplant is the result of one of the Covered Specified Diseases set forth in the Appendix.

☒ Heart
☒ Lung/Double Lung
☒ Kidney (living or deceased donor)
☒ Pancreas
☒ Liver (living or deceased donor)
☒ Intestine

☒ Heart/ Lung
☒ Kidney/ Pancreas
☒ Kidney/Liver
☒ Liver/Intestine
☒ Pancreas/Intestine
☒ Liver/Pancreas/Intestine
☐ Other (specify):

☒ Autologous Bone Marrow Peripheral Stem Cell Including High Dose Chemo
☒ Allogeneic Bone Marrow - Peripheral Stem Cell – Cord Blood Including High Dose Chemo (related)
☒ Allogeneic Bone Marrow - Peripheral Stem Cell - Cord Blood Including High Dose Chemo (unrelated)

TRANSPLANT BENEFIT PERIOD:

The Transplant Benefit Period begins on the date of Transplant Evaluation for a Covered Transplant Procedure.

The Transplant Benefit Period ends on the earliest of the following dates:
1. The end of the 365th day following the Covered Transplant Procedure;
2. The date the Participant's Lifetime Limit has been reached under the Policy, if applicable;
3. The date the Policy terminates, but only if:
   a. The Policyholder cancels the Policy prior to the last day of the current Policy Year; or
   b. The Participant's Transplant Benefit Period has begun, but such Participant has not received a Covered Transplant Procedure as of the date of termination of the Policy;
4. The date the Participant's COBRA benefits terminate, if applicable; or
5. The date established by the Non-Performance of Covered Transplant Procedures provision.

If there is no Transplant Evaluation, the Transplant Benefit Period begins on the date of a Covered Transplant Procedure.

For a bone marrow/peripheral stem cell tissue transplant, the date the tissue is re-infused is deemed to be the date of the Covered Transplant Procedure.

All benefits provided during a Transplant Benefit Period that extend beyond the Policy Year will be based on the Policy terms in effect at the start of the Transplant Benefit Period.

A Transplant Benefit Period cannot begin prior to the date the Participant first becomes covered under the Policy.
LIFETIME LIMIT: Unlimited

The following charges are included within and reduce each Participant's Lifetime Limit, if applicable:
1. All benefits paid on behalf of the Participant (including covered donor charges) under the Policy and any preceding or succeeding Organ & Tissue Transplant Policy or Specified Disease-Organ & Tissue Transplant Policy between the Policyholder and Us; and
2. All benefits paid by Us under the Travel Benefit provision.

REIMBURSEMENT AMOUNTS:

A. PARTICIPATING PROVIDER: ............ 100% of Covered Charges for Covered Transplant Services provided through a Participating Transplant Provider.

B. NONPARTICIPATING PROVIDER: ......80% of Covered Charges for Covered Transplant Services provided through a Nonparticipating Transplant Provider with respect to the type of Covered Transplant Procedure performed. Benefits for Covered Transplant Services provided through a Nonparticipating Transplant Provider will not exceed the Maximum Benefit stated below:

<table>
<thead>
<tr>
<th>COVERED TRANSPLANT PROCEDURE</th>
<th>MAXIMUM BENEFIT FOR ALL COVERED TRANSPLANT SERVICES PROVIDED BY A NONPARTICIPATING TRANSPLANT PROVIDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart</td>
<td>$488,000</td>
</tr>
<tr>
<td>Lung (Single)</td>
<td>$349,000</td>
</tr>
<tr>
<td>Lung (Double)</td>
<td>$442,000</td>
</tr>
<tr>
<td>Kidney (living or deceased donor)</td>
<td>$170,000</td>
</tr>
<tr>
<td>Pancreas</td>
<td>$162,000</td>
</tr>
<tr>
<td>Liver (living or deceased donor)</td>
<td>$332,000</td>
</tr>
<tr>
<td>Intestine</td>
<td>$517,000</td>
</tr>
<tr>
<td>Heart/Lung</td>
<td>$745,000</td>
</tr>
<tr>
<td>Kidney/Pancreas</td>
<td>$253,000</td>
</tr>
<tr>
<td>Kidney/Liver</td>
<td>$637,000</td>
</tr>
<tr>
<td>Liver/Intestine</td>
<td>$738,000</td>
</tr>
<tr>
<td>Pancreas/Intestine</td>
<td>$738,000</td>
</tr>
<tr>
<td>Liver/Pancreas/Intestine</td>
<td>$738,000</td>
</tr>
<tr>
<td>Autologous Bone Marrow/Peripheral Stem Cell Including High Dose Chemotherapy</td>
<td>$200,000</td>
</tr>
<tr>
<td>Allogeneic Bone Marrow/Peripheral Stem Cell/Cord Blood Including High Dose Chemotherapy - related</td>
<td>$334,000</td>
</tr>
<tr>
<td>Allogeneic Bone Marrow/Peripheral Stem Cell/Cord Blood Including High Dose Chemotherapy - unrelated</td>
<td>$394,000</td>
</tr>
</tbody>
</table>

C. SECONDARY PAYER: ....................... If any other medical plan pays benefits as primary, benefits under the Policy will be considered secondary. Such secondary benefits will be the lesser of: a) Covered Charges minus charges paid by the primary payer; or b) the negotiated amount established between the primary payer and the Provider, minus charges paid by the primary payer.
RENUEWAL SCHEDULE OF BENEFITS
(Continued)

ENDORSEMENTS:  Yes ☐  No ☒

If yes, please specify:

POLICYHOLDER’S MEDICAL PLAN ADMINISTRATOR:

Dunn & Associates Benefit Administrators, Inc.

Questions regarding Your coverage or this Certificate should be directed to:

Tokio Marine HCC
3600 Woodview Trace, Suite 180
Indianapolis, Indiana 46268
Attention: Robby Kerr
(888) 449-2377

If You need the assistance of the governmental agency that regulates insurance; or if You have a complaint with Us that has been unresolved, You may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204

Consumer Hotline: (800) 622-4461 or (317) 232-2395

Complaints can be filed electronically at www.in.gov/idoi