



AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS
(Herein referred to as: ANTEX, the Company, We, Our or Us)
HOME OFFICE: ONE MOODY PLAZA
GALVESTON TEXAS

OUTPATIENT ACCIDENT EXPENSE BENEFIT RIDER

This Rider is made a part of the Group Policy or Certificate to which it is attached. This Rider is subject to all non-conflicting Group Policy provisions, terms, definitions and limitations. Unless otherwise indicated below, this Rider is effective on the Certificate Date

For purposes of this Rider, the term **OUTPATIENT BASIS** means treatment received in a Doctor's office, Hospital Emergency room, urgent care facility or clinic.

ANTEX will pay the Reasonable and Customary Charges for the Eligible Expenses resulting from the Medically Necessary treatment of a covered Injury. This benefit is subject to the following conditions:

1. Treatment must be provided on an Outpatient Basis;
2. A Doctor must begin the initial treatment within forty-eight (48) hours of the Injury; and
3. Any treatment beyond the initial treatment must be received within thirty (30) days of the Injury.

All benefits are limited to the **MAXIMUM BENEFIT PER INJURY** listed on the Certificate Schedule under Outpatient Accident Expense Benefit Rider.

The benefits that this Rider provides will not duplicate any similar benefits provided under the Group Policy. Benefits payable under this Rider are not subject to the Group Policy's Cash Deductible Amount or Coinsurance Amount. The total benefits paid under the Group Policy, and this or any other Rider, will not be greater than the actual expense incurred.

Coverage under this Rider expires concurrently with Your coverage under the Group Policy, unless while Your coverage under the Group Policy is still in effect, You notify ANTEX in writing to terminate coverage under this Rider or this Rider is otherwise modified, cancelled or replaced by ANTEX or the Group Policyholder in accordance with the terms of the Group Policy.

Rider Effective Date, if other than Certificate Date: _____

Secretary