MENTAL ILLNESS LIMITED BENEFIT
If you are Totally Disabled due to a mental illness, we will pay a limited Disability benefit up to 90 days of disability with a lifetime maximum of 12 months, provided you are under the regular care and attendance of a Doctor.

Mental Illness is defined as a Total Disability resulting from psychiatric or psychological conditions, regardless of cause. Mental Illnesses and Emotional Disorders includes but are not limited to the following: bipolar affective disorder (manic-depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, depression, stress, post-partum depression, personality disorders and adjustment disorders or other condition usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs or other similar modalities used in the treatment of the above conditions.

ALCOHOLISM AND DRUG ADDICTION LIMITED BENEFIT
If you are Totally Disabled due to alcoholism or drug addiction, we will pay a limited Disability benefit up to 90 days of disability with a lifetime maximum of 12 months.

For a complete list of limitations and exclusions please refer to the brochure. These benefits supersede the mental illness limitation and exclusion and the alcoholism and drug addiction limitation and exclusion listed in the brochure.

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This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of Policy Form C50000VA.