

****THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.****

PENNSYLVANIA EXTRAORDINARY MEDICAL BENEFITS COVERAGE

With respect to the coverage provided by this endorsement, the provisions of the Pennsylvania First Party Benefits Coverage endorsement apply unless modified by this endorsement.

LIMITED BENEFITS:

THIS ENDORSEMENT PROVIDES COVERAGE ONLY FOR MEDICAL EXPENSES.

WARNING:

YOU SHOULD BE AWARE THAT EXTRAORDINARY MEDICAL BENEFITS COVERAGE DOES NOT APPLY TO THE FIRST \$100,000 OF MEDICAL EXPENSES INCURRED BY AN INSURED. YOU CAN AVOID HAVING TO PAY SOME OF YOUR OWN MEDICAL BILLS BY PURCHASING ADDED FIRST PARTY BENEFITS COVERAGE WITH A \$100,000 LIMIT OF LIABILITY FOR MEDICAL EXPENSES.

EXTRAORDINARY MEDICAL BENEFITS COVERAGE

WHAT WE COVER

We will pay, in accordance with the Act, extraordinary medical benefits to or for an *insured* who sustains *bodily injury*. The *bodily injury* must be caused by an accident arising out of the maintenance or use of a *motor vehicle*.

Subject to the limit shown on the Declarations Page, extraordinary medical benefits consist of:

Medical expenses. Reasonable and necessary medical expenses incurred for an *insured's*:

1. Care;
2. Recovery; or
3. Rehabilitation.

This includes remedial care and treatment rendered in accordance with a recognized method of healing.

Regardless of whether *you* have purchased Basic, Added or Combination First Party Benefits Coverage under this policy, *we* will pay extraordinary medical benefits only after \$100,000 of medical expenses has been incurred by any one *insured* as a result of any one accident.

BENEFITS WE WON'T PAY

We do not provide Extraordinary Medical Benefits Coverage for the first \$100,000 of medical expenses incurred by an *insured* as a result of an accident.

HOW MUCH WE'LL PAY

A. The limit of liability shown on the Declarations Page for Extraordinary Medical Benefits Coverage is the most *we* will pay to or for each *insured* as the result of any one accident, regardless of the number of:

1. Claims made;
2. Vehicles or premiums shown on the Declarations Page;
3. Vehicles involved in the accident; or
4. Insurers providing extraordinary medical benefits.

Extraordinary medical benefits are subject to an annual limit of \$50,000 for each *insured*. However, this limit does not apply to medical expenses incurred within 18 months from the date the *insured* incurs \$100,000 of medical expenses as a result of the accident.

B. Any amounts payable under this coverage shall be excess over any amounts available to an *insured* for medical expenses under Basic, Added or Combination First Party Benefits Coverage.

- C. If an *insured* is eligible for benefits under both this coverage and the Catastrophic Loss Trust Fund, the total recovery under Extraordinary Medical Benefits Coverage and the Catastrophic Loss Trust Fund combined shall not exceed \$1,000,000. In no event will the amount payable under Extraordinary Medical Benefits Coverage exceed the limit of liability shown on the Declarations Page.
- D. Any amounts payable under this coverage shall be excess over any amount:
1. Paid;
 2. Payable; or
 3. Required to be provided;
- to an *insured* under any workers' compensation law or similar law.

WHAT TO DO AFTER AN OCCURRENCE OR LOSS

The following is added:

A person seeking Extraordinary Medical Benefits Coverage must submit proof, when required by *us*, that at least \$100,000 of medical expenses has been incurred as the result of any one accident by an *insured*.

GENERAL CONDITIONS

The following is added:

STRUCTURED SETTLEMENTS

If payment of medical expenses in the form of a structured settlement will be:

1. Cost effective for *us*; and
2. In the best interest of an *insured*;

we and the *insured* may make an agreement about the timing and amount of payments under this coverage which is mutually satisfactory. This agreement may include annuities or other long-term payment arrangements.