

Figure: 28 TAC §3.3093(4)

“(Company Name)

Major Medical Expense Coverage

Required Outline of Coverage (heading in caps)

(1) Read Your Policy Carefully. This outline of coverage provides a very brief description of some of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you Read Your Policy Carefully! (previous four words in caps)

(2) Major medical expense coverage is designed to provide you with coverage for major hospital, medical, and surgical expenses which you incur as the result of a covered injury or sickness. Coverage is provided for the benefits outlined in paragraph (3). The benefits described in paragraph (3) may be limited by paragraph (4).

(3) Benefits.

(4) Exclusions, Limitations, and Reductions.

(5) Renewability.

(6) Premium."