

57 minutes 46 seconds East 43.3 feet; thence right on a curve of 286 foot radius 151.8 feet; thence South 58 degrees 18 minutes 24 seconds East 78.4 feet; thence South 89 degrees 53 minutes 36 seconds West to 244.5 feet to point of beginning.

Tract B

All that part of the SE 1/4 - NW 1/4 of Section 3, Township 111 North, Range 41 West described as follows: Commencing at the West quarter corner of said section 3, thence Easterly along the East-West quarter line of said section 3 on an assumed bearing of North 89 degrees 57 minutes and 46 seconds East 2536 feet; thence North 00 degrees 02 minutes and 14 seconds West 330 feet; thence South 89 degrees 57 minutes and 46 seconds West 343.81 feet; thence North 00 degrees 46 minutes and 11 seconds West 345.85 feet to point of beginning; thence North 89 degrees 53 minutes 36 seconds East 244.5 feet; thence South 58 degrees 18 minutes 24 seconds East 0.0 feet; thence left on a curve of 321 foot radius 118.9 feet; thence South 00 degrees 02 minutes 14 seconds East 12.8 feet; thence South 89 degrees 53 minutes 36 seconds West 347.34 feet; thence north 00 degrees 46 minutes and 11 seconds west 70.0 feet to point of beginning.

Approved February 5, 1974.

CHAPTER 30-H.F.No.140

An act relating to accident and health insurance; policies to provide for reimbursement for services of osteopath, optometrist or chiropractor; amending Minnesota Statutes 1971, Section 62A.03, Subdivision 1.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. Minnesota Statutes 1971, Section 62A.03, Subdivision 1, is amended to read:

62A.03 ACCIDENT AND HEALTH INSURANCE; GENERAL PROVISIONS OF POLICY. Subdivision 1. **CONDITIONS.** No policy of individual accident and sickness insurance shall be delivered or issued for delivery to any person in this state unless the following conditions are met:

(1) **PREMIUM.** The entire money and other considerations therefor are expressed therein.

(2) **TIME EFFECTIVE.** The time at which the insurance takes effect and terminates is expressed therein.

(3) **ONE PERSON.** It purports to insure only one person, except

Changes or additions indicated by underline deletions by ~~strikeout~~

that a policy may insure, originally or by subsequent amendment, upon the application of an adult member of a family who shall be deemed the policyholder, any two or more eligible members of that family, including:

- (a) husband
- (b) wife
- (c) dependent children
- (d) any children under a specified age which shall not exceed 19 years
- (e) any other person dependent upon the policyholder.

(4) **APPEARANCE.** The style, arrangement, and over-all appearance of the policy give no undue prominence to any portion of the text, and unless every printed portion of the text of the policy and of any endorsements or attached papers is plainly printed in light-face type of a style in general use, the size of which shall be uniform and not less than ten point with a lower case unspaced alphabet length not less than 120 point (the "text" shall include all printed matter except the name and address of the insurer, name or title of the policy, the brief description, if any, the reference to renewal or cancellation by a separate statement, if any, the captions and subcaptions).

(5) **DESCRIPTION OF POLICY.** The policy, on the first page, shall indicate or refer to its provisions for renewal or cancellation either in the brief description, if any, or by a separate statement printed in type not smaller than the type used for captions, or by a separate provision bearing a caption which accurately describes the renewability or cancellability of the policy.

(6) **EXCEPTIONS IN POLICY.** The exceptions and reductions of indemnity are set forth in the policy and, except those which are set forth in section 62A.04, are printed, at the insurer's option, either included with the benefit provision to which they apply, or under an appropriate caption such as "EXCEPTIONS," or "EXCEPTIONS AND REDUCTIONS," provided that if an exception or reduction specifically applies only to a particular benefit of the policy, a statement of such exception or reduction shall be included with the benefit provision to which it applies.

(7) **FORM NUMBER.** Each such form, including riders and endorsements, shall be identified by a form number in the lower left hand corner of the first page thereof.

(8) **NO INCORPORATION BY REFERENCE.** It contains no provision purporting to make any portion of the charter, rules, constitution, or bylaws of the insurer a part of the policy unless such portion is set

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forth in full in the policy, except in the case of the incorporation of, or reference to, a statement of rates or classification of risks, or short rate table filed with the commissioner.

(9) **MEDICAL BENEFITS.** If the policy contains a provision for medical expense benefits, the term "medical benefits" or similar terms as used therein shall include treatments by all licensed practitioners of the healing arts unless, subject to the qualifications contained in clause (10), the policy specifically states the practitioners whose services are covered. ~~If the insurer offers a policy containing a provision for medical expense benefits, it shall offer as a part thereof an optional rider or endorsement which defines such benefits as including treatments by all licensed practitioners of the healing arts.~~

(10) **OSTEOPATH, OPTOMETRIST OR CHIROPRACTOR SERVICES.** With respect to any policy of individual accident and sickness insurance issued or entered into subsequent to the effective date of this act, notwithstanding the provisions of any such policy, wherever therein there is a provision providing for reimbursement for any service which is in the lawful scope of practice of a duly licensed osteopath, optometrist or chiropractor, the person entitled to benefits or person performing services under such policy shall be entitled to reimbursement on an equal basis for such service, whether the said service is performed by a physician, osteopath, optometrist or chiropractor duly licensed under the laws of this state.

Approved February 5, 1974.

CHAPTER 31-H.F.No.284

An act relating to the practice of medicine; physicians, surgeons, and osteopaths; licensing thereof; amending Minnesota Statutes 1971, Section 147.021, Subdivision 1.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. Minnesota Statutes 1971, Section 147.021, Subdivision 1, is amended to read:

147.021 **PHYSICIANS, SURGEONS AND OSTEOPATHS; LICENSES; REFUSAL TO GRANT LICENSE, SUSPENSION OR REVOCATION OF LICENSE.** Subdivision 1. The board may refuse to grant a license to, or may suspend, revoke, condition, limit, qualify or restrict the license, whether granted under chapter 147 or under Minnesota Statutes 1961, Sections 148.11 to 148.16, prior to May 1, 1963, of any person whom such board, after a hearing, adjudges unqualified or who the board determines after such a hearing is any one or more of the following:

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