

Hospital indemnity

Hospital indemnity All members	
	Monthly rate
Employee	\$11.01
Employee & spouse	\$36.52
Employee & child(ren)	\$18.72
Family	\$45.67

Hospital indemnity rate guarantee: 2 year

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All members

Features	Benefit	Details
Employee benefit	Benefits payable as listed below	Eligible employees include all active, full-time employees (except part-time, seasonal, temporary or contract employees) who work at least 30 hours per week. Employees must be enrolled before coverage can be offered to their dependents.
Spouse benefit	100% of employee benefit	Eligible dependents include the employee's spouse. Additional eligibility requirements may apply.
Child(ren) benefit	100% of employee benefit	Eligible dependents include the employee's child(ren) under age 26. Additional eligibility requirements may apply.
Coverage type	24 hour	Coverage for employees is for on and off-the-job accidents. Coverage for your spouse is for on and off-the-job accidents.
Pre-existing conditions	3/12	
Maternity coverage	Full maternity	
Health screening benefit	\$50	Employees and their covered dependents who have a covered screening test performed may each be eligible for a benefit once per calendar year.
Portability	To age 70	If employees cease to meet the definition of an employee, they may be eligible to continue insurance for themselves and their covered dependents.
Open enrollment	Included	Any employee or dependent who didn't enroll within 31 days of being eligible can only enroll during an open enrollment period.
Employer contribution	0%	Participation of 10% or 5 lives, whichever is greater.

Hospital confinement	Employee benefit payable	Up to a maximum of:
To qualify for a benefit under this policy, the definition of the incurred sickness or injury must be satisfied while covered under the Hospital Indemnity policy, and policy provisions must be met. Hospital confinement benefits may vary by benefit payable amount for sickness or injury; however, the maximum days per year is not a separate days payable by hospital confinement type.		
First day hospital - sickness	\$1,000	1 day per year
First day hospital - injury	\$1,000	1 day per year
First day ICU - sickness	\$2,000	1 day per year

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First day ICU - injury	\$2,000	1 day per year
Daily hospital - sickness	\$100	30 days per year
Daily hospital - injury	\$100	30 days per year
Daily ICU - sickness	\$200	30 days per year
Daily ICU - injury	\$200	30 days per year
Newborn nursery	\$100	1 day per year

Additional information

Limitations	The proposed policy contains restrictions and limitations. Before making a purchase decision, review the following limitations and resolve any questions. The following limitations and restrictions are applied as required by state law or as otherwise described in the group policy. Benefits will not be paid for a sickness or injury caused indirectly or directly by, contributed to, or resulting from willful self-injury or self-destruction, while sane or insane; voluntary participation in an auto-erotic activity; or war or act of war; or voluntary participation in an assault, felony, criminal activity, insurrection, or riot; or duty as a member of a military organization; or sickness or injury diagnosed outside of the United States unless the diagnosis can be confirmed by a licensed physician in the United States; or the use of any drug, narcotic, or hallucinogen not prescribed for the employee or covered dependent by a licensed physician, any mental disorder; the use of any drug or controlled substance, unless administered by or taken according to the instruction of a physician or medical professional; deliberate use of poison, gas, or fumes, whether by ingestion, injection, inhalation or absorption; substance abuse; operating, learning to operate, or serving as a crew member or flight for life personnel of any aircraft or hot air balloon [except as a crew member in a policyholder owned or leased aircraft on company business]; jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven, parasailing, bungee jumping or other aeronautic activities; or riding in or driving any motor driven vehicle in a race, stunt show or speed test; any injury to a covered person's tooth that occurs from biting or chewing; or practicing for or participating in any semi-professional or professional competitive athletic activity, including officiating or coaching, for which any type of compensation or remuneration is received; or a cosmetic surgery or other elective procedures that are not medically necessary .
Exclusions	No benefits will be paid for any sickness or injury incurred while residing outside the United States for more than six months; or incurred while incarcerated in any type of penal or detention facility; or for which proof is submitted by a physician who is part of the employee or covered dependent's immediate family .

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Pre-existing conditions limitations	A preexisting condition is any sickness, including all related conditions and complications, for which an employee or covered dependent received medical treatment, consultation, care, or services; or was prescribed or took prescription medications; in the 3 month period before they became insured under the group policy. No benefits will be paid for a sickness that results from a preexisting condition unless, on the date the employee or covered dependent incurs the sickness or injury, the employee has been actively at work for one full day for the employee's sickness or the covered dependent has been insured for one full day for a covered dependent's sickness, after completing 12 consecutive months during which the employee or covered dependent was insured under the group policy.
Maternity coverage	If an employee or a covered dependent is treated for a pregnancy or childbirth, benefits will be treated as any other sickness.
HSA compatibility	This plan is considered HSA compatible. We offer plans that are both HSA and non-HSA compatible. The IRS (Internal Revenue Service) limits the types of supplemental insurance that an individual who participates in an HSA may have while maintaining the tax-exempt status of HSA contributions. If employees have or plan to open an HSA, a tax and legal advisor should be contacted about the features offered in this plan as there may be tax implications of combining these plans.