

Plan Highlights

Hospital Indemnity Insurance



COVERAGE

Hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

ELIGIBILITY

Each active, Full-time, benefits-eligible employee regularly scheduled to work at least 32 hours per week; Regular Part-time, benefits-eligible employee regularly scheduled to work 20 or more hours per week.

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- ▶ Your legal spouse.
- ▶ Your dependent children from birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.

FEATURES

- ▶ Guaranteed issue; no medical questions
- ▶ No pre-existing conditions exclusions
- ▶ Additional 50% Facility Benefit at Broward Health facilities
- ▶ No deductibles
- ▶ Portability included

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFITS

Hospital Daily Confinement Benefit

Room & Board Benefit per Day (30 Daily Benefits per Coverage Year)	\$200
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Hospital Intensive Care Unit Benefit

Intensive Care Unit Benefit per Day (15 Daily Benefits per Coverage Year)	\$400
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Hospital Admission Benefit

One Benefit per Coverage Year	\$1,000
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Nursery Admission Benefit

One Benefit per Newborn	\$200
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Nursery Confinement Benefit

10 Daily Benefits per Coverage Year	\$50
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Wellness Care

One Benefit per Coverage Year	\$50
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Non-Insurance Services

On-Call Travel Assistance	Included
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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9537, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.