



Premier Insurance Offering Review

Understanding the details and benefits of the **Premier Insurance Offering**

DISCLAIMER

This is a brief description of coverage provided under group policy number US2156443 and US2166744, form numbers HIP-30000C and GAC-30000, and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states. Insurance Plans are underwritten by United Fire Insurance Company, Eatontown, NJ.

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Premier Insurance Overview

- Underwritten by **United States Fire Insurance Company**
- **Group Hospital Indemnity** Plans
- **Group Accident Insurance** Benefits
- **NCE Membership** Required
- Available in **Multiple States**
- Community and Accessibility Focused

Core Plan Elements

Key Features and Benefits

- Hospital Confinement, Emergency Room, Surgeries, Diagnostic Tests

Coverage Details

- Daily Hospital, Surgical, Physician Visits, Diagnostic Tests
- Accidental Death, ER and Hospital Admission Benefits (**300 and above**)
- All benefits mentioned in this presentation apply per policy period.

Eligibility Requirements

- NCE members under age: **65**, not Medicare eligible
- No coverage for children under: **18**

All benefits mentioned in this presentation apply per policy period.

Common Service Features

- **Network Access:** Broad network of providers
- **Claims Process:** Streamlined and efficient
- **Support Services:** Assistance for plan utilization

100 Plan

Daily Benefits

- Hospital Confinement: **\$100/day, 30 days**
- Emergency Room Visit (Injury): **\$50/Visit, 1 Day**
- Emergency Room Visit (Sickness): **\$50/Visit, 1 Day**

Additional Benefits

- Daily Physician Office Visit: **\$50/Visit, 6 Days**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD:
30 days for Sickness per Covered Person

	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement <small>Per Day</small>	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission <small>Per Day</small>								\$1,000 5 Days
Daily Intensive Care/Coronary Care <small>(ICU/CCU)</small> <small>Per Day</small>								\$1,000 15 Days
Daily Emergency Room Visit (Injury) <small>Per Visit</small>	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Emergency Room Visit (Sickness) <small>Per Visit</small>	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Inpatient Surgery <small>Per Day</small>		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia <small>Per Day</small>		\$100 3 Days	\$125 3 Days					
Daily Outpatient Surgery <small>Per Day</small>		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia <small>Per Day</small>		\$100 3 Days	\$125 3 Days					
Daily Physician Office Visit <small>Per Visit</small>	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray <small>Per Day</small>	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray <small>Per Day</small>	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests <small>Per Day</small>	\$50 Day	\$50 Day			\$50 Days	\$50 Days	\$75 Days	\$100 Days
Daily Outpatient diagnostic laboratory tests <small>Per Day</small>	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

Accidental Death	\$10,000				
Hospital Admission Benefit <small>Per Day</small>	\$500 1 Day	\$500 1 Day	\$500 2 Days	\$500 3 Days	\$500 3 Days
Emergency Room <small>Per Day</small>	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

200A Plan

Daily Benefits

- Hospital Confinement: **\$200/Day, 30 Days**
- Emergency Room Visit (Injury): **\$50/Visit, 1 Day**
- Emergency Room Visit (Sickness): **\$50/Visit, 1 Day**

Diagnostic Benefits

- Daily Physician Office Visit: **\$50/Visit, 6 Days**
- Daily Inpatient/Outpatient Diagnostic Radiology & X-ray: **\$50/Day, 1 Day**
- Daily Inpatient/Outpatient Diagnostic Laboratory Tests: **\$50/Day, 1 Day**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD:
30 days for Sickness per Covered Person

	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU) Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury) Per Visit	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day
Daily Emergency Room Visit (Sickness) Per Visit	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day
Daily Inpatient Surgery Per Day			\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia Per Day			\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Outpatient Surgery Per Day			\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia Per Day			\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Physician Office Visit Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests Per Day	\$50 Day	\$50 Day			\$50 Days	\$50 Days	\$75 Days	\$100 Days
Daily Outpatient diagnostic laboratory tests Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

	\$10,000				
Accidental Death					
Hospital Admission Benefit Per Day	\$500 1 Day	\$500 1 Day	\$500 2 Days	\$500 3 Days	\$500 3 Days
Emergency Room Per Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

200+ Plan

Daily Benefits

- Hospital Confinement: **\$200/Day, 30 Days**
- Emergency Room Visit (Injury): **\$50/Visit, 1 Day**
- Emergency Room Visit (Sickness): **\$50/Visit, 1 Day**

Surgery Benefits

- Daily Inpatient Surgery: **\$250/Day, 3 Days**
- Daily Inpatient Surgery Anesthesia: **\$100/Day, 3 Days**
- Daily Outpatient Surgery: **\$250/Day, 3 days**
- Daily Outpatient Surgery Anesthesia: **\$100/Day, 3 Days**

Additional Benefits

- Daily Physician Office Visit: **\$50/Visit, 10 Days**
- Daily Inpatient/Outpatient Diagnostic Radiology & X-ray: **\$50/Day, 1 Day**
- Daily Inpatient/Outpatient Diagnostic Laboratory Tests: **\$50/Day, 1 Day**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD: 30 days for Sickness per Covered Person		100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission	Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)	Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Emergency Room Visit (Sickness)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Inpatient Surgery	Per Day				\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia	Per Day				\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Outpatient Surgery	Per Day				\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia	Per Day				\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Physician Office Visit	Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days	
Daily Outpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days	
Daily Inpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days	
Daily Outpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days	

Group Accident Benefits

Accidental Death	\$10,000				
Hospital Admission Benefit	Per Day	\$500 1 Day	\$500 1 Day	\$500 2 Days	\$500 3 Days
Emergency Room	Per Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

300 Plan

Daily Benefits

- Hospital Confinement: **\$300/Day, 30 Days**
- Emergency Room Visit (Injury): **\$50/Visit, 1 Day**
- Emergency Room Visit (Sickness): **\$50/Visit, 1 Day**

Surgery Benefits

- Daily Inpatient Surgery: **\$250/Day, 3 Days**
- Daily Inpatient Surgery Anesthesia: **\$100/Day, 3 Days**
- Daily Outpatient Surgery: **\$250/Day, 3 Days**
- Daily Outpatient Surgery Anesthesia: **\$100/Day, 3 Days**

Additional Benefits

- Daily Physician Office Visit: **\$50/Visit, 10 Days**

Group Accident Benefits

- Accidental Death: **\$10,000**
- Hospital Admission: **\$500/Day, 1 Day**
- Emergency Room: **\$250/Day, 1 Day**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD: 30 days for Sickness per Covered Person		100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission	Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)	Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Emergency Room Visit (Sickness)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Inpatient Surgery	Per Day				\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia	Per Day				\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Outpatient Surgery	Per Day				\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia	Per Day				\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Physician Office Visit	Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

Accidental Death		\$10,000				
Hospital Admission Benefit	Per Day	\$500 1 Day	\$500 1 Day	\$500 2 Days	\$500 3 Days	\$500 3 Days
Emergency Room	Per Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

500 Plan (1/2)

Daily Benefits

- Hospital Confinement: **\$500/Day, 30 Days**
- Emergency Room Visit (Injury): **\$50/Visit, 1 Day**
- Emergency Room Visit (Sickness): **\$50/Visit, 1 Day**

Surgery Benefits

- Daily Inpatient Surgery: **\$350/Day, 3 Days**
- Daily Inpatient Surgery Anesthesia: **\$100/Day, 3 Days**
- Daily Outpatient Surgery: **\$350/Day, 3 Days**
- Daily Outpatient Surgery Anesthesia: **\$100/Day, 3 Days**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD:
30 days for Sickness per Covered Person

	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	Per Day \$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission	Per Day							\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)	Per Day							\$1,000 15 Days
Daily Emergency Room Visit (Injury)	Per Visit \$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day
Daily Emergency Room Visit (Sickness)	Per Visit \$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day
Daily Inpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Outpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Physician Office Visit	Per Visit \$50 6 Days	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests	Per Day	\$50 Day	\$50 Day		\$50 Days	\$50 Days	\$75 Days	\$100 Days
Daily Outpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

Accidental Death	\$10,000				
Hospital Admission Benefit	Per Day	\$500 1 Day	\$500 1 Day	\$500 2 Days	\$500 3 Days
Emergency Room	Per Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

500 Plan (2/2)

Additional Benefits

- Daily Physician Office Visit: **\$50/Visit, 10 Days**
- Daily Inpatient/Outpatient Diagnostic Radiology & X-ray:
\$50/Day, 2 days
- Daily Inpatient/Outpatient Diagnostic Laboratory Tests:
\$50/Day, 2 Days

Group Accident Benefits

- Accidental Death: **\$10,000**
- Hospital Admission: **\$500/Day, 1 Day**
- Emergency Room: **\$250/Day, 1 Day**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD: 30 days for Sickness per Covered Person		100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission	Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)	Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Emergency Room Visit (Sickness)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Inpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$125 3 Days					
Daily Outpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$125 3 Days					
Daily Physician Office Visit	Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

Accidental Death	\$10,000
Hospital Admission Benefit	Per Day
Emergency Room	Per Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

750 Plan (1/2)

Daily Benefits

- Hospital Confinement: **\$750/Day, 30 Days**
- Emergency Room Visit (Injury): **\$75/Visit, 1 Day**
- Emergency Room Visit (Sickness): **\$75/Visit, 1 Day**

Surgery Benefits

- Daily Inpatient Surgery: **\$400/Day, 3 Days**
- Daily Inpatient Surgery Anesthesia: **\$100/Day, 3 Days**
- Daily Outpatient Surgery: **\$400/Day, 3 Days**
- Daily Outpatient Surgery Anesthesia: **\$100/Day, 3 Days**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD:
30 days for Sickness per Covered Person

	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	Per Day \$100	30 Days \$200	30 Days \$200	30 Days \$300	30 Days \$500	30 Days \$750	30 Days \$1,000	30 Days \$1,000
Daily Hospital Admission	Per Day							\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)	Per Day							\$1,000 15 Days
Daily Emergency Room Visit (Injury)	Per Visit \$50	1 Day \$50	1 Day \$50	1 Day \$50	1 Day \$50	1 Day \$75	1 Day \$100	1 Day \$200
Daily Emergency Room Visit (Sickness)	Per Visit \$50	1 Day \$50	1 Day \$50	1 Day \$50	1 Day \$50	1 Day \$75	1 Day \$100	1 Day \$200
Daily Inpatient Surgery	Per Day			\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia	Per Day			\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days
Daily Outpatient Surgery	Per Day			\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia	Per Day			\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Physician Office Visit	Per Visit \$50	6 Days \$50	10 Days \$50	10 Days \$50	10 Days \$50	10 Days \$75	10 Days \$75	10 Days \$75
Daily Inpatient diagnostic radiology & x-ray	Per Day			\$50 1 Day	\$50 1 Day	\$50 2 Days	\$50 2 Days	\$75 3 Days
Daily Outpatient diagnostic radiology & x-ray	Per Day			\$50 1 Day	\$50 1 Day	\$50 2 Days	\$50 2 Days	\$75 3 Days
Daily Inpatient diagnostic laboratory tests	Per Day			\$50 Day	\$50 Day	\$50 Days	\$50 Days	\$100 Days
Daily Outpatient diagnostic laboratory tests	Per Day			\$50 1 Day	\$50 1 Day	\$50 2 Days	\$75 3 Days	\$100 Days

Group Accident Benefits

	\$10,000									
	Accidental Death									
Hospital Admission Benefit	Per Day									
	\$500	1 Day	\$500	1 Day	\$500	2 Days	\$500	3 Days	\$500	3 Days
Emergency Room	Per Day									
	\$250	1 Day	\$250	1 Day	\$250	1 Day	\$250	1 Day	\$250	1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

750 Plan (2/2)

Additional Benefits

- Daily Physician Office Visit: **\$50/Visit, 10 Days**
- Daily Inpatient/Outpatient Diagnostic Radiology & X-ray: **\$50/Day, 2 Days**
- Daily Inpatient/Outpatient Diagnostic Laboratory Tests: **\$50/Day, 2 Days**

Group Accident Benefits

- Accidental Death: **\$10,000**
- Hospital Admission: **\$500/Day, 2 Days**
- Emergency Room: **\$250/Day, 1 Day**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD:
30 days for Sickness per Covered Person

	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU) Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury) Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Emergency Room Visit (Sickness) Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Inpatient Surgery Per Day				\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia Per Day				\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days
Daily Outpatient Surgery Per Day				\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia Per Day				\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Physician Office Visit Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic laboratory tests Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

Accidental Death	\$10,000				
Hospital Admission Benefit Per Day		\$500 1 Day	\$500 1 Day	\$500 2 Days	\$500 3 Days
Emergency Room Per Day		\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

1000 Plan (1/2)

Daily Benefits

- Hospital Confinement: **\$1,000/Day, 30 Days**
- Emergency Room Visit (Injury): **\$100/Visit, 1 Day**
- Emergency Room Visit (Sickness): **\$100/Visit, 1 Day**

Surgery Benefits

- Daily Inpatient Surgery: **\$500/Day, 3 Days**
- Daily Inpatient Surgery Anesthesia: **\$100/Day, 3 Days**
- Daily Outpatient Surgery: **\$500/Day, 3 Days**
- Daily Outpatient Surgery Anesthesia: **\$100/Day, 3 Days**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD:
30 days for Sickness per Covered Person

	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU) Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury) Per Visit	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day
Daily Emergency Room Visit (Sickness) Per Visit	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day
Daily Inpatient Surgery Per Day			\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia Per Day			\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Outpatient Surgery Per Day			\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia Per Day			\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Physician Office Visit Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic laboratory tests Per Day	\$50 1 Day	\$50 1 Day			\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

Accidental Death	\$10,000				
Hospital Admission Benefit Per Day	\$500 1 Day	\$500 1 Day	\$500 2 Days	\$500 3 Days	\$500 3 Days
Emergency Room Per Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

1000 Plan (2/2)

Additional Benefits

- Daily Physician Office Visit: **\$75/Visit, 10 Days**
- Daily Inpatient/Outpatient Diagnostic Radiology & X-ray: **\$75/Day, 3 Days**
- Daily Inpatient/Outpatient Diagnostic Laboratory Tests: **\$75/Day, 3 Days**

Group Accident Benefits

- Accidental Death: **\$10,000**
- Hospital Admission: **\$500/Day, 3 Days**
- Emergency Room: **\$250/Day, 1 Day**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD: 30 days for Sickness per Covered Person		100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission	Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)	Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Emergency Room Visit (Sickness)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Inpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$125 3 Days					
Daily Outpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$125 3 Days					
Daily Physician Office Visit	Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 Days
Daily Outpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 Days
Daily Inpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 Days
Daily Outpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 Days

Group Accident Benefits

Accidental Death	\$10,000
Hospital Admission Benefit	Per Day
Emergency Room	Per Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

1000+ Plan (1/2)

Daily Benefits

- Hospital Confinement: **\$1,000/Day, 30 Days**
- Daily Hospital Admission: **\$1,000/Day, 5 Days**
- Daily Intensive Care/Coronary Care (ICU/CCU):
\$1,000/Day, 15 Days
- Emergency Room Visit (Injury): **\$200/Visit, 1 Day**
- Emergency Room Visit (Sickness): **\$200/Visit, 1 Day**

Surgery Benefits

- Daily Inpatient Surgery: **\$500/Day, 3 Days**
- Daily Inpatient Surgery Anesthesia: **\$125/Day, 3 Days**
- Daily Outpatient Surgery: **\$500/Day, 3 Days**
- Daily Outpatient Surgery Anesthesia: **\$125/Day, 3 Days**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD: 30 days for Sickness per Covered Person		100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission	Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)	Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Emergency Room Visit (Sickness)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Inpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$125 3 Days					
Daily Outpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$125 3 Days					
Daily Physician Office Visit	Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

Accidental Death		\$10,000				
Hospital Admission Benefit	Per Day	\$500 1 Day	\$500 1 Day	\$500 2 Days	\$500 3 Days	\$500 3 Days
Emergency Room	Per Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day	\$250 1 Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

1000+ Plan (2/2)

Additional Benefits

- Daily Physician Office Visit: **\$75/Visit, 10 Days**
- Daily Inpatient/Outpatient Diagnostic Radiology & X-ray: **\$100/Day, 3 Days**
- Daily Inpatient/Outpatient Diagnostic Laboratory Tests: **\$100/Day, 3 Days**

Group Accident Benefits

- Accidental Death: **\$10,000**
- Hospital Admission: **\$500/Day, 3 Days**
- Emergency Room: **\$250/Day, 1 Day**

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

BENEFIT WAITING PERIOD: 30 days for Sickness per Covered Person		100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	Per Day	\$100 30 Days	\$200 30 Days	\$200 30 Days	\$300 30 Days	\$500 30 Days	\$750 30 Days	\$1,000 30 Days	\$1,000 30 Days
Daily Hospital Admission	Per Day								\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)	Per Day								\$1,000 15 Days
Daily Emergency Room Visit (Injury)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Emergency Room Visit (Sickness)	Per Visit	\$50 1 Day	\$75 1 Day	\$100 1 Day	\$200 1 Day				
Daily Inpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$125 3 Days					
Daily Outpatient Surgery	Per Day		\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia	Per Day		\$100 3 Days	\$125 3 Days					
Daily Physician Office Visit	Per Visit	\$50 6 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$50 10 Days	\$75 10 Days	\$75 10 Days	\$75 10 Days
Daily Inpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic laboratory tests	Per Day	\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$75 3 Days	\$100 3 Days

Group Accident Benefits

Accidental Death	\$10,000
Hospital Admission Benefit	Per Day
Emergency Room	Per Day

Available States: Alabama, Arkansas, Arizona, California, DC, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Michigan, Mississippi, North Dakota, Rhode Island, South Carolina, Tennessee, Wisconsin.

Plan Definitions & Limitations

Key Terms

- Hospital Confinement: Medically Necessary Inpatient stay
 - Emergency Room Visit: Treatment for Acute Medical Conditions
 - Surgery: Medically Necessary procedures from accidents or sickness

Important Exclusions

- Losses from Suicide, War, or Military Service
 - Illegal activities
 - Certain medical procedures (see policy for details)

Agents must review all exclusions and limitations with the consumer to ensure full understanding.

Key Takeaways

- **Plan Highlights:** coverage for Hospital, Surgeries
- **Value Propositions:** Tailored plans, benefits increase with higher tiers
- **Next Steps:** Evaluate needs, select appropriate coverage, consult representative

Thank You!

Continue to be great!



DISCLAIMER

This is a brief description of coverage provided under group policy number US2156443 and US2166744, form numbers HIP-30000C and GAC-30000, and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states. Insurance Plans are underwritten by United Fire Insurance Company, Eatontown, NJ.

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