

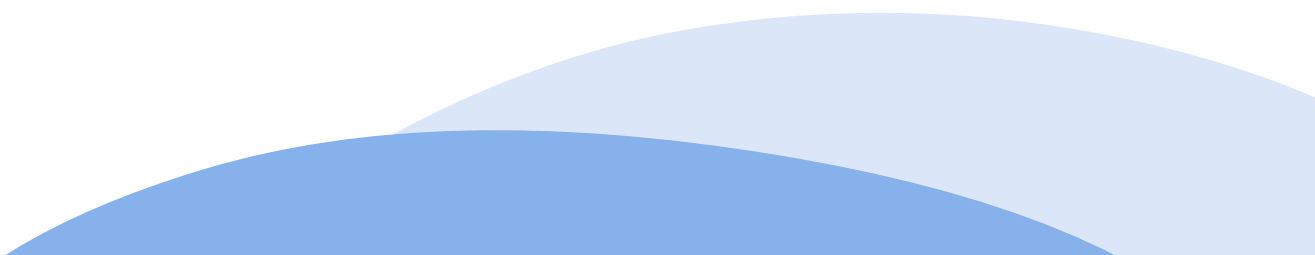
Premier Plan Overview

Understanding the details and benefits of the **Premier Plan**

DISCLAIMER

This is a brief description of coverage 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.

The Premier Plan

- Empowering NCE Members with Accessible and Affordable Coverage through **United States Fire Insurance Company**
 - **Group Hospital Fixed Indemnity** for various situations
 - **Group Accident Insurance** and support tools
 - **Accessibility and Affordability** through structured benefits
 - **Personal Impact** support
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Key Features and Benefits

Accessibility

Affordability

Personal Impact (varies by plan)

First Health Network Discounts through NCE Membership

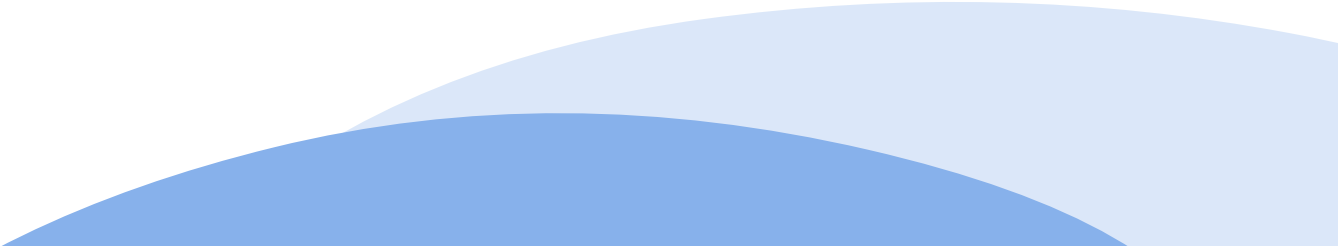
Cost Management Tools

GapAfford Plus (GAP)

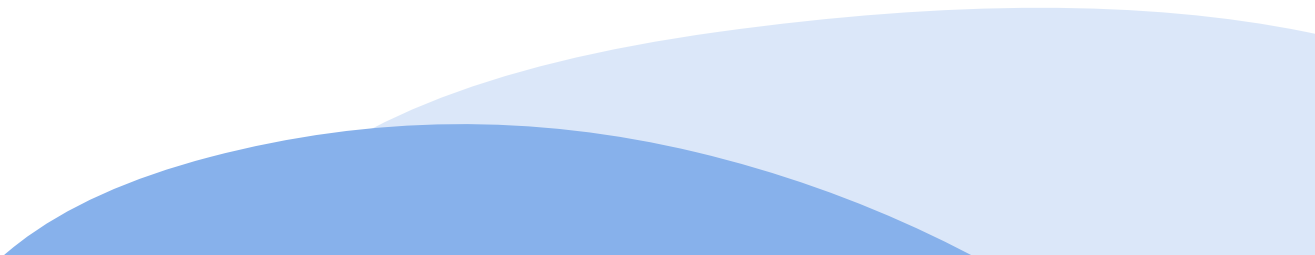
Pre-negotiated Rates System

No Deductibles Support


How GapAfford Plus Works

1. Enroll through **NCE Membership**
 2. Access pre-negotiated rates
 3. Present NCE Member ID card at service
 4. Receive discounted rates (**GAP**)
 5. Enjoy reduced out-of-pocket costs
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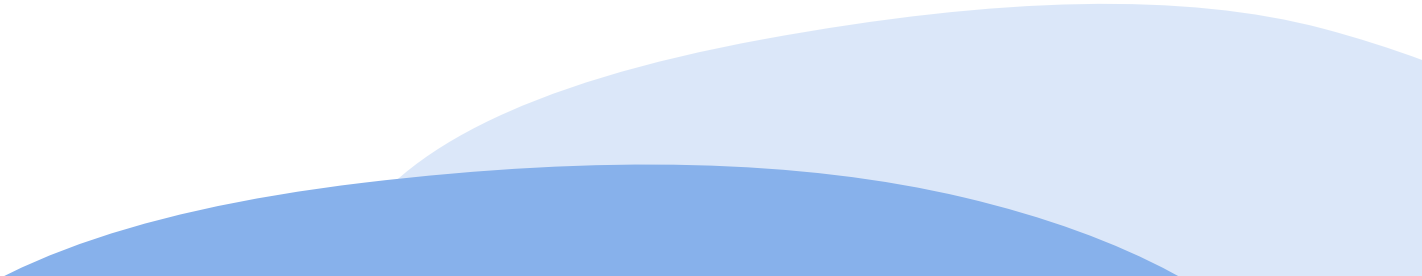
Preventive Care and Wellness

- **Wellness Programs** Services
 - **Advocacy Services** Programs
 - **First Health Network** provides medical discounts
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Telehealth Services

- **Virtual Visits**
 - **24/7 Access**
 - **No Travel Required** available
 - **Direct Access** to care
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Advocacy and Support Services

- **Comprehensive** healthcare advocacy
 - **Claims Management** assistance
 - **Wellness Programs** options
 - **Support Tools** support
- 

100 Plan (1/2)

Hospital Confinement

- \$100/day (30 days)
- \$50 ER visits (1 day)
- \$50 physician office visits (6 days)

Diagnostic Services

- \$50 inpatient diagnostic radiology & x-ray (1 day)
- \$50 outpatient diagnostic radiology & x-ray (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 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 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		\$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.

100 Plan (2/2)

Laboratory Tests

- \$50 inpatient diagnostic laboratory tests (1 day)
- \$50 outpatient diagnostic laboratory tests (1 day)

Additional Benefits

- \$500 hospital admission benefit (1 day)
- \$250 emergency room benefit (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
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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.

200A Plan (1/2)

Hospital Confinement

- \$200/day (30 days)
- \$50 ER visits (1 day)
- \$50 physician office visits (6 days)

Diagnostic Services

- \$50 inpatient diagnostic radiology & x-ray (1 day)
- \$50 outpatient diagnostic radiology & x-ray (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
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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
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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 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.									

200A Plan (2/2)

Laboratory Tests

- \$50 inpatient diagnostic laboratory tests (1 day)
- \$50 outpatient diagnostic laboratory tests (1 day)

Additional Benefits

- \$500 hospital admission benefit (1 day)
- \$250 emergency room benefit (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 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 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.									

200+ Plan (1/2)

Hospital Confinement

- \$200/day (30 days)
- \$250 inpatient/outpatient surgery (3 days)
- \$50 physician office visits (10 days)

Diagnostic Services

- \$50 inpatient diagnostic radiology & x-ray (2 days)
- \$50 outpatient diagnostic radiology & x-ray (2 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
		Per Day	Per Day	Per Day	Per Day	Per Day	Per Day	Per Day	Per Day
Daily Hospital Confinement		\$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									\$1,000 5 Days
Daily Intensive Care/Coronary Care (ICU/CCU)									\$1,000 15 Days
Daily Emergency Room Visit (Injury)		\$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)		\$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				\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days
Daily Inpatient Surgery Anesthesia				\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Outpatient Surgery				\$250 3 Days	\$250 3 Days	\$350 3 Days	\$400 3 Days	\$500 3 Days	\$500 3 Days
Daily Outpatient Surgery Anesthesia				\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$100 3 Days	\$125 3 Days
Daily Physician Office 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			\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic radiology & x-ray			\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Inpatient diagnostic laboratory tests			\$50 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
Daily Outpatient diagnostic laboratory tests			\$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.									

200+ Plan (2/2)

Laboratory Tests

- \$50 inpatient diagnostic laboratory tests (2 days)
- \$50 outpatient diagnostic laboratory tests (2 days)

Additional Benefits

- \$500 hospital admission benefit (2 days)
- \$250 emergency room benefit (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
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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 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.

300 Plan (1/2)

Hospital Confinement

- \$300/day (30 days)
- \$250 inpatient/outpatient surgery (3 days)
- \$50 physician office visits (10 days)
- \$10,000 accidental death benefit

Diagnostic Services

- \$50 inpatient diagnostic radiology & x-ray (2 days)
- \$50 outpatient diagnostic radiology & x-ray (2 days)

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

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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 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		\$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.

300 Plan (2/2)

Laboratory Tests

- \$50 inpatient diagnostic laboratory tests (2 days)
- \$50 outpatient diagnostic laboratory tests (2 days)

Additional Benefits

- \$500 hospital admission benefit (2 days)
- \$250 emergency room benefit (1 day)

GROUP HOSPITAL FIXED INDEMNITY AND GROUP ACCIDENT INSURANCE

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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
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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 1 Day	\$50 1 Day		\$50 2 Days	\$50 2 Days	\$75 3 Days	\$100 3 Days
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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
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500 Plan (1/2)

Hospital Confinement

- \$500/day (30 days)
- \$350 inpatient/outpatient surgery (3 days)
- \$50 physician office visits (10 days)
- \$10,000 accidental death benefit

Diagnostic Services

- \$50 inpatient diagnostic radiology & x-ray (2 days)
- \$50 outpatient diagnostic radiology & x-ray (2 days)

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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 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 (2/2)

Laboratory Tests

- \$50 inpatient diagnostic laboratory tests (2 days)
- \$50 outpatient diagnostic laboratory tests (2 days)

Additional Benefits

- \$500 hospital admission benefit (3 days)
- \$250 emergency room benefit (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 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 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.									

750 Plan (1/2)

Hospital Confinement

- \$750/day (30 days)
- \$400 inpatient/outpatient surgery (3 days)
- \$75 physician office visits (10 days)
- \$10,000 accidental death benefit

Diagnostic Services

- \$75 inpatient diagnostic radiology & x-ray (3 days)
- \$75 outpatient diagnostic radiology & x-ray (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 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		\$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)

Laboratory Tests

- \$75 inpatient diagnostic laboratory tests (3 days)
- \$75 outpatient diagnostic laboratory tests (3 days)

Additional Benefits

- \$500 hospital admission benefit (3 days)
- \$250 emergency room benefit (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 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 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 (1/2)

Hospital Confinement

- \$1,000/day (30 days)
- \$500 inpatient/outpatient surgery (3 days)
- \$75 physician office visits (10 days)
- \$10,000 accidental death benefit

Diagnostic Services

- \$100 inpatient diagnostic radiology & x-ray (3 days)
- \$100 outpatient diagnostic radiology & x-ray (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 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)

Laboratory Tests

- \$100 inpatient diagnostic laboratory tests (3 days)
- \$100 outpatient diagnostic laboratory tests (3 days)

Additional Benefits

- \$500 hospital admission benefit (3 days)
- \$250 emergency room benefit (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 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 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 (1/2)

Hospital Confinement

- \$1,000/day (30 days)
- \$1,000 hospital admission (5 days)
- \$1,000 ICU care (15 days)
- \$500 inpatient/outpatient surgery (3 days)
- \$10,000 accidental death benefit

Diagnostic Services

- \$100 inpatient diagnostic radiology & x-ray (3 days)
- \$100 outpatient diagnostic radiology & x-ray (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 Day	\$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 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		\$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.

1000+ Plan (2/2)

Laboratory Tests

- \$100 inpatient diagnostic laboratory tests (3 days)
- \$100 outpatient diagnostic laboratory tests (3 days)

Additional Benefits

- \$500 hospital admission benefit for accident (3 days)
- \$250 emergency room benefit (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 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 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.									

Comparing the Plans

Feature	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement	\$100	\$200	\$200	\$300	\$500	\$750	\$1,000	\$1,000
ER Visit (Injury/Sickness)	\$50	\$50	\$50	\$50	\$50	\$75	\$100	\$200
Physician Office Visits	\$50	\$50	\$50	\$50	\$50	\$75	\$75	\$75
Inpatient/Outpatient Surgery	-	-	\$250	\$250	\$350	\$400	\$500	\$500
Accidental Death Benefit	-	-	-	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

Definitions and Limitations

Exclusions

- Pre-existing conditions not covered for 12 months
- TMJ disorders, elective surgeries
- Routine vision care, blood treatments

Limitations

- 30-day waiting period for sickness
- Travel-related exclusions

Specific Exclusions

- Accidents without a valid license
- Non-passenger aircraft travel

Additional Exclusions

- Rest cures, custodial care
- Prescription drugs unless specified

GROUP HOSPITAL FIXED INDEMNITY BENEFIT EXCLUSIONS, CONT.


24. Treatment for blood or blood plasma;
25. Routine vision care;
26. Any Accident where the Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
27. Travel in or upon, alighting to or from, or working on or around any motorcycle or recreational vehicle including but not limiting to: two- or three-wheeled motor vehicle; four-wheeled all terrain vehicle (ATV); jet ski; ski cycle; snow mobile; or riding in a rodeo according to the Policy provisions; or any off road motorized vehicle not requiring licensing as a motor vehicle;
28. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:
 - While riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - While being used for any test or experimental purpose; or
 - While piloting, operating, learning to operate or serving as a member of the crew thereof; or
 - While traveling in any such aircraft or device which is owned or leased by or on behalf of the Policyholder or any subsidiary or affiliate of the Policyholder, or by the Covered Person or any member of His household;
 - A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or
 - An ultra light, hang gliding, parachuting or bungee cord jumping. Except as a fare paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private aircraft used for business or pleasure purposes.
29. Rest cures or custodial care;
30. Prescription Drugs unless specifically provided for under the Policy;
31. Elective or cosmetic surgery, except for reconstructive surgery on a diseased or injured part of the body;
32. Physiotherapy services.

Pre-existing Conditions Limitation

Pre-existing Conditions will not be covered for a period of the first 12 months after the Covered Person's Effective Date of coverage (applies to Hospital, Surgery and related Anesthesia benefits only).

THE INSURANCE PORTION OF THE MEMBERSHIP IS A LIMITED POLICY. THIS IS NOT COMPREHENSIVE MAJOR MEDICAL INSURANCE. The insurance described in this document provides limited benefits. Limited benefits are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

Key Takeaways and Reminders

- **Flexibility** with multiple tiers
 - **Balance** of cost-effective coverage
 - **Next Steps** for enrollment
 - **Support Contact Information** required
- 

Thank You!

Continue to be great!



DISCLAIMER

This is a brief description of coverage 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.