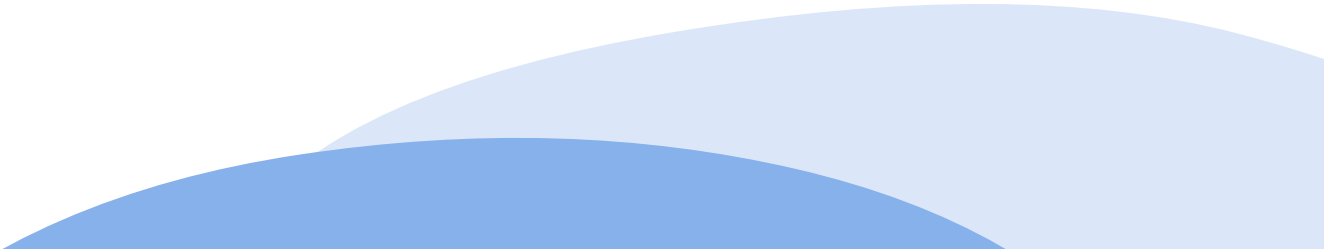


# Premier Insurance Offering Review

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

# 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**
- 

# Core Plan Elements

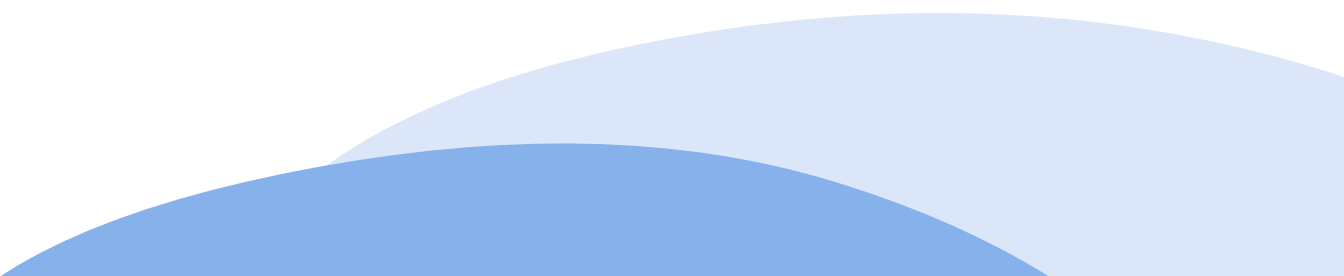
## Key Features and Benefits

- Hospital confinement, emergency room, surgeries, diagnostic tests

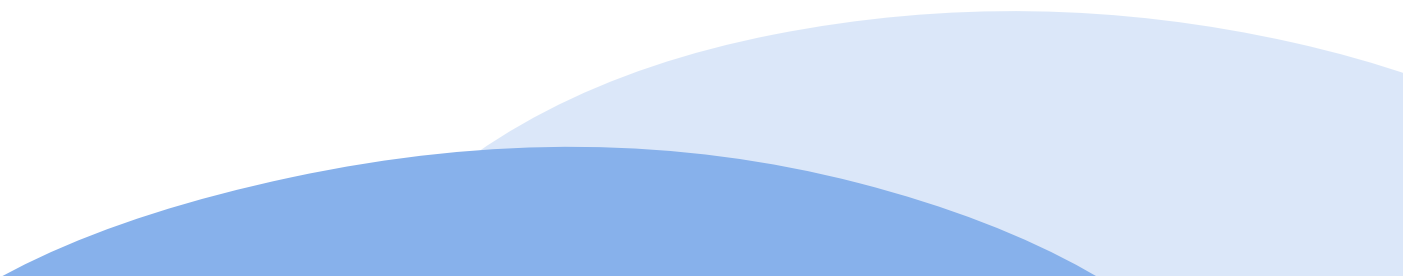
## Coverage Details

- Daily hospital, surgical, physician visits, diagnostic tests
- \$10,000 accidental death, \$500 hospital admission

## Eligibility Requirements

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

# Common Service Features

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

# 100 Plan (1/2)

## Daily Benefits

- Hospital Confinement: \$100/day, 30 days
- Emergency Room Visit: \$50/visit, 1 day
- Inpatient Surgery: \$250/day, 3 days

## Outpatient Surgery

- \$250/day, 3 days
- 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	\$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.

# 100 Plan (2/2)

## Diagnostic and Hospital Benefits

- Radiology & X-ray: \$50/day, 1 day
- Laboratory Tests: \$50/day, 1 day

## Additional Coverage

- Accidental Death: \$10,000
- Emergency Room (Group Accident): \$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	\$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.

# 200A Plan (1/2)

## Daily Benefits

- Hospital Confinement: \$200/day, 30 days
- Emergency Room Visit: \$50/visit, 1 day

## Surgery Benefits

- Inpatient: \$250/day, 3 days
- Outpatient: \$250/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 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									
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)

### Physician and Diagnostic

- Office Visit: \$50/visit, 6 days
- Radiology & X-ray: \$50/day, 1 day

### Additional Coverage

- Accidental Death: \$10,000
- Emergency Room (Group Accident): \$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	\$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
<b>Group Accident Benefits</b>									
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)

## Daily Benefits

- Hospital Confinement: \$200/day, 30 days
- Emergency Room Visit: \$50/visit, 1 day

## Surgery Benefits

- Inpatient: \$350/day, 3 days
- Outpatient: \$350/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 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									
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)

### Additional Benefits

- Hospital Admission: \$1,000/day, 5 days
- Physician Visit: \$50/visit, 10 days

### Additional Coverage

- Accidental Death: \$10,000
- Emergency Room (Group Accident): \$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	\$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
<b>Group Accident Benefits</b>									
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)

## Daily Benefits

- Hospital Confinement: \$300/day, 30 days
- Emergency Room Visit: \$50/visit, 1 day

## Surgery Benefits

- Inpatient: \$400/day, 3 days
- Outpatient: \$400/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 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									
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 (2/2)

## Additional Benefits

- Hospital Admission: \$1,000/day, 15 days
- Physician Visit: \$50/visit, 10 days

## Additional Coverage

- Accidental Death: \$10,000
- Emergency Room (Group Accident): \$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	\$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
<b>Group Accident Benefits</b>									
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: \$75/visit, 1 day

## Surgery Benefits

- Inpatient: \$500/day, 3 days
- Outpatient: \$500/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 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)

## Additional Benefits

- Physician Visit: \$50/visit, 10 days
- Radiology & X-ray: \$50/day, 2 days

## Additional Coverage

- Accidental Death: \$10,000
- Emergency Room (Group Accident): \$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	\$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)

## Daily Benefits

- Hospital Confinement: \$750/day, 30 days
- Emergency Room Visit: \$100/visit, 1 day

## Surgery Benefits

- Inpatient: \$500/day, 3 days
- Outpatient: \$500/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 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
<b>Group Accident Benefits</b>									
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 (2/2)

## Additional Benefits

- Physician Visit: \$75/visit, 10 days
- Radiology & X-ray: \$75/day, 3 days

## Additional Coverage

- Accidental Death: \$10,000
- Emergency Room (Group Accident): \$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	\$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
<b>Group Accident Benefits</b>									
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)

## Daily Benefits

- Hospital Confinement: \$1,000/day, 30 days
- Emergency Room Visit: \$200/visit, 1 day

## Surgery Benefits

- Inpatient: \$500/day, 3 days
- Outpatient: \$500/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 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									
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

- Physician Visit: \$75/visit, 10 days
- Radiology & X-ray: \$100/day, 3 days

## Additional Coverage

- Accidental Death: \$10,000
- Emergency Room (Group Accident): \$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	\$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)

## Daily Benefits

- Hospital Confinement: \$1,000/day, 30 days
- Emergency Room Visit: \$200/visit, 1 day

## Surgery Benefits

- Inpatient: \$500/day, 3 days
- Outpatient: \$500/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 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									
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

- Physician Visit: \$75/visit, 10 days
- Radiology & X-ray: \$100/day, 3 days

## Additional Coverage

- Accidental Death: \$10,000
- Emergency Room (Group Accident): \$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	\$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
<b>Group Accident Benefits</b>									
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 - Core Benefits

Core Benefits	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Daily Hospital Confinement (up to 30 days)	\$100	\$200	\$200	\$300	\$500	\$750	\$1,000	\$1,000
Daily Emergency Room Visit (1 day)	\$50	\$50	\$50	\$50	\$75	\$100	\$200	\$200
Daily Inpatient Surgery (up to 3 days)	\$250	\$250	\$350	\$400	\$500	\$500	\$500	\$500
Daily Outpatient Surgery (up to 3 days)	\$250	\$250	\$350	\$400	\$500	\$500	\$500	\$500

## Comparing the Plans - Additional Benefits


[illegible]

# Plan Definitions & Limitations

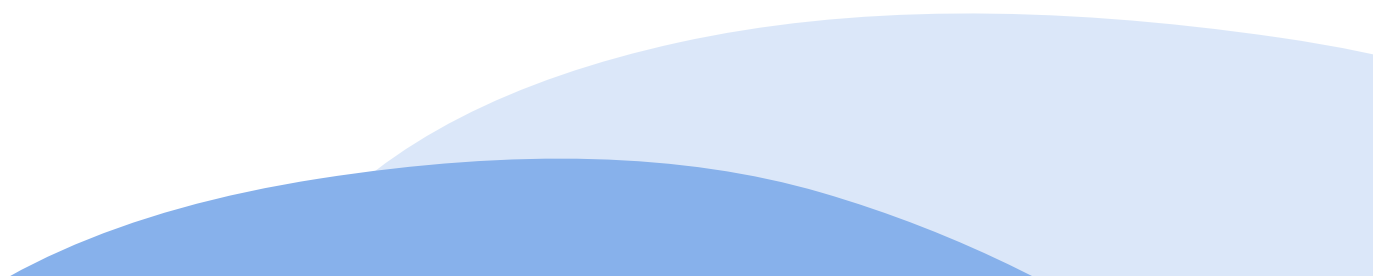
## Key Terms

- 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)
- 

# Key Takeaways

- **Plan Highlights:** Comprehensive 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!

