

# Ready for whatever's down the line.

## Hospital Indemnity\* Insurance Policy

Life is full of ups and downs, twists and turns. You never know what's coming down the line.

It could be an illness or injury that lands you in the hospital. Covering certain hospital expenses can help support your physical – and financial – wellness.

Thanks to your employer, you have an insurance policy that can help keep your health expenses in line. So, you stay physically well – and fiscally fit.

### What is Hospital Indemnity insurance?

The Hospital Indemnity insurance policy pays certain medical expenses at a specific benefit amount for a limited number of days, as defined by your plan.

You may opt for coverage for your spouse or child(ren). You are eligible for this coverage (regardless of your health status), and you do not have to answer any medical questions to qualify for coverage.

Note: Hospital Indemnity is NOT major medical insurance, or comprehensive health coverage.

### How does it help me?

#### Helps protect financial wellness:



Health expenses can take a bite out of your budget. Hospital Indemnity insurance can help by providing a set benefit amount for certain medical expenses.

#### Helps manage health expenses:



The plan pays a fixed dollar amount, based on your plan. For example, if you are hospitalized with pneumonia, the plan pays a specific benefit amount per day of your hospital confinement, up to a specific number of days.

### How does it work?



#### Why do I need GLI?

# 54%

of U.S. adults have delayed health care, because they can't afford it.<sup>1</sup>

# 40%

of employees say they have trouble paying medical bills or affording premiums.<sup>2</sup>

1 PwC Health Research Institute: *Medical Cost Trend*, 2018  
2 Kaiser Family Foundation/LA Times: *Employer Health Benefits Survey*, 2019

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# Hospital Indemnity Insurance Policy

## What are the specific plan benefits?

Definition	Benefit amount/maximum
<b>Hospital indemnity benefits</b>	
<b>Hospital Confinement</b> For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day) Note: Maternity benefit is payable as any other illness for both mother and child.	<b>\$350 per insured, per day</b> <b>15 days per insured, per year</b>
<b>Hospital Admission</b> Lump sum benefit for a hospital admission, due to sickness or injury Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU.	<b>\$1,500 per insured, per admission</b> <b>1 admission per insured, per year</b>
<b>Hospital Intensive Care Unit</b> For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)	<b>\$400 per insured, per day</b> <b>15 days per insured, per year</b>

*Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations*

## How much does the plan cost?

The grid below identifies the premium amount, based on whether you want to cover family members.

Coverage type	Semi-monthly premium amount
Employee	<b>\$12.25</b>
Employee + Spouse	<b>\$24.50</b>
Employee + Child(ren)	<b>\$22.50</b>
Family	<b>\$37.50</b>

## How do I submit a claim?

1. At time of service, present the ID card.
2. Assign benefits to your provider.
3. Provider submits an itemized bill on your behalf to the address below. No claim form necessary.

### By Mail:

Beazley Insurance Company, Inc.  
 Administered by The Loomis Co.  
 P.O. Box 7011  
 Wyomissing, PA 19610-6011

### By Email:

beazleyclaims@loomisco.com

## Who is Beazley?

Beazley Insurance Company, Inc. is rated A by A.M. Best. It is a subsidiary of The Beazley Group, which was founded in 1986. Beazley Benefits is Beazley's U.S. group insurance division, which provides a customized suite of supplemental accident & health insurance products that helps protect against life's uncertainties.

## Contact Us

Beazley Benefits  
 8500 Normandale Lake Blvd | Suite 955  
 Minneapolis, MN 55437 USA  
[www.beazley.com/beazley-benefits](http://www.beazley.com/beazley-benefits)

Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License # 2868-8

The Group Limited Indemnity policy is offered under **Policy Form Series AHGLIMM001**.

Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley.

Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of third party administrators.

