



# Group Hospital Indemnity Insurance Coverage Highlights

Assurity's Group Hospital Indemnity Insurance provides flexibility for employers who want to offer coverage for hospital expenses. Keep it simple by selecting only hospital indemnity insurance or customize with riders to enhance coverage. Employers may select either a fixed lump-sum hospital admission benefit or an increasing lump-sum hospital admission benefit based on the number of days confined.

## Hospital Indemnity Admission - Payment Options

Fixed Lump Sum	\$1,000	\$1,500	\$2,000				
- OR -							
Increasing Lump Sum	Amount shown reflects the total lump-sum benefit, based on the total days confined	1 Day	2 Days	3 Days	4 Days	5 Days	6+ Days
		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000

## Choose Your Benefits Plan

Employers may choose from three tiered plans based on the type of care received and desired benefit level.

Benefit Plan	Tier 1			Tier 2			Tier 3		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
<b>Hospital Admission (HSA Compatible)</b> Selected from above options	Choose one: Fixed Lump Sum or Increasing Lump Sum			Choose one: Fixed Lump Sum or Increasing Lump Sum			Choose one: Fixed Lump Sum or Increasing Lump Sum		
<b>Hospital Confinement (HSA Compatible)</b> Pays a daily benefit for hospital confinement (at least 20 continuous hours as a resident inpatient) due to a covered sickness or injury; up to 30 days	\$100	\$150	\$200	\$100	\$150	\$200	\$100	\$150	\$200
<b>Intensive Care Unit (HSA Compatible)</b> Pays a daily benefit for confinement in an intensive care unit; if confined after 10 days, the hospital confinement benefit is paid up to 30 days				\$200	\$300	\$400	\$200	\$300	\$400
<b>Sub-Acute ICU (HSA Compatible)</b> Pays a daily benefit for confinement in a sub-acute intensive care unit; if confined after 10 days, the hospital confinement benefit is paid up to 30 days							\$150	\$225	\$300
<b>Rehabilitation Unit</b> Pays a daily benefit for up to 10 days confinement in a rehabilitation unit, immediately following a period of hospital confinement; up to 10 days							\$100	\$150	\$200
<b>Child Care</b> For all dependent children, by a licensed provider, while insured person is confined to a hospital; up to 10 days per period of confinement							\$20	\$30	\$40

## Optional Riders

- Critical Illness Rider (HSA Compatible)
- Drug and Alcohol Rehab Rider
- Extended Care Rider
- Genetic Screening Test Rider
- Hospital Observation Rider
- Mental and Nervous Disorder Rider
- Outpatient Accident Rider (HSA Compatible)
- Outpatient Sickness Rider
- Preventive Care Rider (HSA Compatible)
- Supportive Care Rider
- Surgical Rider
- Waiver of Premium Rider (HSA Compatible)

## Conditions, Limitations Exclusions

**Right to Cancel** – The policy/certificate has a 30-day free look period.

**Pre-existing Condition** – Pre-existing condition means a covered sickness or physical condition for which, during the 12 months before the issue date, an insured person received medical consultation, diagnosis, advice or treatment from a physician or had taken prescribed medication. Assurity will not pay benefits concerning a pre-existing condition unless the certificate has been in force for 12 months from the issue date.

**Waiting Period** – The Critical Illness Certificate Rider may have a waiting period, meaning the 30 days following the rider's issue date or ten days following the last reinstatement date. The date of diagnosis must be after any waiting period.

**Newborn Child Confinement** – Assurity will not pay benefits for a newborn child's confinement in a hospital, including any transfers to another hospital before such child is discharged to his or her home, unless the newborn child is confined to the hospital for treatment due to a covered sickness or injury sustained in a covered accident.

**Termination** – The policy will terminate for any of the following reasons: cancellation of the policy by either the policyholder or Assurity, upon at least 61 days' written notice; the premium is not paid by the end of the grace period; the number of participating employees or members is less than the number mutually agreed upon by Assurity and the policyholder in the signed group application; the policyholder does not promptly provide Assurity with information that is reasonably required; the policyholder fails to perform any of its obligations that relate to the policy; the policyholder no longer offers coverage to a particular class of employees or members; the policyholder no longer serves a class of employees or members who reside in a particular geographical area; or the number of participating employees or members changes by 25% or more. Coverage under a certificate will terminate and no benefits will be payable on the earliest of the following: the date the master policy terminates; when any premium due is not paid by the end of the grace period; the date the employee or member no longer meets the definition of employee or member, unless coverage is continued as described in the portability or continuation of coverage section; the date the employee or member's class is no longer eligible; the date Assurity receives written notice to terminate, unless the notice specifies a later date; when the employee or member establishes residence in a foreign country; upon the employee or member's death; or for any certificate rider, the date the certificate terminates for any reason.

**Exclusions** – Assurity will not pay benefits for losses that are caused by or the result of any insured person: having elective procedures that are not medically necessary; receiving services provided outside the United States; voluntarily inhaling gas; having cosmetic care, except medically necessary reconstructive surgery; being confined primarily for rest care or convalescent care; having a covered sickness or injury covered under Worker's Compensation, an Employer's Liability law or similar law; being born, unless the loss is the result of a covered sickness or injury; being pregnant, experiencing pregnancy related conditions (other than complications of pregnancy), giving birth or otherwise terminating pregnancy during the 10 month period immediately following the issue date; receiving routine newborn nursing or well baby care; operating, learning to operate, or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; suffering from a mental and nervous disorder; being addicted to drugs or suffering from alcoholism; being intoxicated or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); having dental treatment except as the result of an injury; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

Optional riders may contain additional conditions, limitations and exclusions.

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## Customer Service

800-276-7619 Ext. 4210

## Find out more

[assurity.com](http://assurity.com)

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NOT AVAILABLE IN NEW YORK.

Group Hospital Indemnity insurance provides limited benefit coverage, is not a substitute for major medical insurance, and may not be appropriate for Medicaid recipients. It is not comprehensive major medical insurance and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). It may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefits descriptions and conditions, see the policy/certificate.

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Policy/Certificate Form Nos. G H1730/G H1730C, G H1731/G H1731C and Certificate Rider Form Nos. R G1732C Critical Illness Certificate Rider; R G1733C Drug and Alcohol Rehabilitation Certificate Rider; R G1734C Extended Care Certificate Rider; R G1735C Genetic Screening Test Certificate Rider; R G2202C Hospital Observation Rider; R G1736C Hospital Indemnity Care Certificate Rider; R G1737C Mental and Nervous Disorder Certificate Rider; R G1738C Outpatient Accident Certificate Rider; R G1739C Outpatient Sickness Certificate Rider; R G1740C Preventive Care Certificate Rider; R G1741C Supportive Care Certificate Rider; R G1742C Surgical Certificate Rider and R G1743C Waiver of Premium Certificate Rider underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

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