



# Group Hospital Indemnity Insurance

## Sickness Only

Assurity's Sickness Only plan is designed for employers who already provide accident coverage and want to offer additional benefits to their employees. This plan provides coverage for illness only, including hospital admission, confinement, ICU rehabilitation, diagnostic exams and more.

Covered Benefits	Benefit Amount
<b>Hospital Indemnity Admission</b> (HSA Compatible) Pays a benefit for hospital confinement (at least 20 continuous hours as a resident inpatient) due to a covered sickness	<b>\$1,000 Lump-sum</b>
<b>Hospital Confinement</b> (HSA Compatible) Pays a daily benefit for confinement in a hospital (at least 20 continuous hours as a resident inpatient); up to 30 days per period of confinement	<b>\$100 per day</b>
<b>Intensive Care Unit</b> (HSA Compatible) Pays a daily benefit for confinement in an intensive care unit; if confined after 10 days, hospital confinement benefit is paid up to 30 days of confinement	<b>\$200 per day</b>
<b>Sub-Acute ICU Unit</b> (HSA Compatible) Pays a daily benefit for confinement in a sub-acute intensive care unit; if confined after 10 days, hospital confinement benefit is paid up to 30 days of confinement	<b>\$150 per day</b>
<b>Rehabilitation Unit</b> Pays a daily benefit for confinement in a rehabilitation unit immediately following a period of hospital confinement; payable up to 10 days per confinement	<b>\$100 per day</b>
<b>Child Care</b> Pays for licensed child care for all dependent children, by licensed provider while insured is confined to hospital, up to 10 days per period of confinement	<b>\$20 per day</b>
<b>Diagnosis Exams</b> Pays for CT, CAT, MRI or EEG exam once per calendar year per insured	<b>\$100 per day</b>
<b>X-Rays</b> Once per calendar year per insured	<b>\$100 each</b>
<b>Lab Tests</b> Pays for lab tests once per calendar year per insured person	<b>\$25 each</b>

## Conditions, Limitations and 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.

**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.

**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 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; 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; 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.

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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.

Policy/Certificate Form Nos. G H1730/G H1730C; R G1736C Hospital Indemnity Care Certificate Rider; R G1741C Supportive Care 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.

**Assurity**<sup>®</sup>