

# Hospital Indemnity Insurance

<b>Eligibility Basics</b>	Employee – Must work minimum 20 hours per week Spouse (includes domestic partners) – Employee must be enrolled Children (eligible up to age 26, regardless of student status) – Employee must be enrolled	
<b>Coverage Type, Covered Events &amp; Benefit Accrual Period</b>	<ul style="list-style-type: none"> <li>• 24 hour coverage (on and off-job)</li> <li>• Illness &amp; Injury</li> <li>• Pregnancy covered</li> </ul>	
<b>Plan Type</b>	HSA Compatible Benefits* Choice of 2 benefit schedules	
<b>Coverage Election</b>	Employee Only Employee & Spouse	Employee & Child Employee & Family
<b>Funding Option</b>	100% Employee paid	
<b>Guaranteed Issue Amount</b>	Equal to benefit amount	
<b>Participation</b>	1 enrolled life	
<b>Rate Structure</b>	Composite rates by coverage tier (Employee Only, Employee & Spouse, Employee & Child or Family)	
<b>Rate Guarantee Period</b>	2 years	
<b>Enrollment Type</b>	Annual Open Enrollment	

## BENEFITS(s)

	<b>Plan A</b>	<b>Plan B</b>
<b>First Day Hospital Confinement</b>	\$500; Once/year	\$2000; Once/year
<b>Daily Hospital Confinement</b>	\$100; Up to 90 days/year	\$200; Up to 90 days/year
<b>First Day ICU Confinement</b>	\$1000; Once/year	\$4000; Once/year
<b>Daily ICU Confinement</b>	\$200; Up to 30 days/year	\$400; Up to 30 days/year
<b>Continuity of Coverage from a Prior Plan</b>	Included	
<b>Continuation of Coverage</b>	Included	
<b>Portability</b>	Included	

## RATES

	<b>Plan A</b>	<b>Plan B</b>
Employee	\$11.30	\$35.52
Employee & Spouse/Partner	\$23.36	\$73.59
Employee & Child(ren)	\$21.58	\$67.21
Family	\$35.20	\$110.00

\* HSA Compatibility – The IRS limits the types of supplemental insurance that an individual who participates in a Health Savings Account (HSA) may have, while still maintaining the tax-exempt status of HSA contributions. The Hartford offers plan designs that are designed to be HSA compatible. However, in any circumstance, please consult a tax and/or legal advisor to determine which supplemental insurance may be purchased by employees who participate in a HSA. Plan design(s) that are designed to be HSA compatible are indicated above.

The services described are only an overview of the entire benefit package. For a more detailed description of benefits and terms, including any limitations and exclusions, refer to the carrier documents that will be provided to the member upon enrollment.