

Hospital Indemnity with Outpatient Benefits

Benefits that help you and your family

Hospital Indemnity pays money directly to you if you get hospitalized or access covered outpatient services.

It's not easy to pay hospital and outpatient service bills.

With Hospital Indemnity, you can focus on your recovery instead of wondering how you are going to afford the bills. And since the payment goes directly to you, there are no restrictions on how you use your money.



Plan Options

You can choose from one of two Plan options to best suit your needs as well as the needs of your family.

Coverage Features

- Guaranteed issue with no health questions
- Plans are portable if no longer eligible for Questco Benefits

Eligibility

- Active employees working at least 30 hours per week
- Dependent children covered to age 26

Wellness Benefit

- To promote good health, this pays a \$100 benefit for each covered person once per year when they have a defined annual health screening or test.

Ambulance Benefit

- This benefit pays \$500 up to 2 times per year when transported by ambulance to the hospital or between medical facilities.

Plan 1

Hospital Admission Benefit	\$2,000 once per calendar year
Hospital Confinement Benefit	\$750 per day for day 2 to 4 per calendar year
Outpatient Surgery	\$1000 once per calendar year
Diagnostic Test Benefit (CT, MRI, etc.)	\$250 once per calendar year
Emergency Room Benefit	\$250 once per calendar year
Urgent Care Benefit	\$100 once per calendar year

Plan 2

Hospital Admission Benefit	\$3,000 once per calendar year
Hospital Confinement Benefit	\$750 per day for day 2 to 4 per calendar year
Outpatient Surgery Benefit	\$1000 once per calendar year
Diagnostic Test Benefit (CT, MRI, etc.)	\$250 once per calendar year
Emergency Room Benefit	\$250 once per calendar year
Urgent Care Benefit	\$100 once per calendar year

Rates

- Your bi-weekly rates (24 pay cycles) will vary depending on the plan and coverage level you choose.

	Plan 1	Plan 2
Employee	\$22.38	\$27.00
Employee + Spouse	\$47.26	\$57.04
Employee + Child(ren)	\$38.88	\$46.92
Family	\$61.62	\$74.40

This is a brief description of certificate No. C82000. Refer to your Certificate of Insurance for specific details about benefits, exclusions, and limitations. Underwritten by ACE Property & Casualty Insurance Company, a Chubb company.

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Exclusions

- We will not pay for any Covered Accident or Covered Sickness that is caused by, or occurs as a result of, a Covered Person's:
- Committing or attempting to commit suicide or intentionally injuring himself or herself.
- Being exposed to war or any act of war, declared or undeclared, serving in any of the armed forces or units auxiliary thereto.
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("illegal occupation" and "felony" is as defined by the law of the jurisdiction in which the activity takes place).
- Injury while sky diving, hang gliding, parachuting, bungee jumping, parasailing, or scuba diving.
- Being intoxicated or being under the influence of any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred).
- Alcoholism.
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury or Sickness or is related to or results from a congenital disease or anomaly of a covered Dependent Child; and congenital defects in newborns.
- Services related to sterilization, reversal of a vasectomy or tubal ligation; in vitro fertilization and diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a covered Injury or Sickness.

A Physician cannot be You or a member of Your Immediate Family, Your business or professional partner, or any person who has a financial affiliation or business interest with You.



THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL OR OTHER MINIMAL ESSENTIAL COVERAGE. Hospital indemnity coverage provides a benefit for covered loss. Neither the product name nor benefits payable are intended to provide reimbursement for medical expenses incurred by a covered person or to result in any payment in excess of loss.