



*Why A Hospital Indemnity insurance plan?*

**While many working families have health insurance, few, if any are likely to budget for unexpected out of pocket medical cost.**

As the cost of healthcare increase, families have become increasingly interested in the need for insurance products that can help them offset growing co-pays and deductibles. Hospital Indemnity insurance can help manage the cost of accidental injuries and critical illnesses such as cancer, heart disease and strokes.

**A Hospital Indemnity insurance plan through Guardian provides:**

- A cash benefit when you are admitted to a hospital, whether or not these charges are covered by your medical plan
- Benefit payments sent directly to you and can be used for any purpose – from covering medical copays and deductibles to paying for everyday expenses such as the mortgage, groceries and utilities
- Simple enrollment with no health or medical questions to answer
- Ability to take the coverage with you if you change jobs or retire

BENEFITS	
	All Eligible
<b>Contributory/Participation</b>	Voluntary/Greater of 15% or 10 enrolled lives.
<b>Hospital/ICU Admission</b>	\$1000 / \$2000 per admission to a max of 1 admission per year, per insured
<b>Hospital/ICU Confinement</b>	\$200 / \$400 per day to a max of 15 days per year, per insured
<b>Health Screenings</b>	\$50 per day of screening to a max of 1 day per year, per insured
<b>Dependent Age Limits</b>	Child Birth to 26 years
<b>Treatments Covered</b>	Sickness and Injury
<b>Treatment of Normal Pregnancy</b>	Normal pregnancy is included with no 9 month limitation.

PLAN HIGHLIGHTS	
<ul style="list-style-type: none"> <li>• Benefits are paid directly to the insured when they need it most and can be used however they choose: to help pay for out-of-pocket medical expenses like co-pays and deductibles or for non-medical expenses such as childcare, transportation.</li> <li>• Portability allows the employee to take the coverage with them even if employment has ended. An insured must port coverage prior to age 70.</li> </ul>	

Coverage Details	
<b>Your Monthly premium</b>	<b>\$22.68</b>
You and Spouse/Domestic Partner	\$42.38
You and Child(ren)	\$35.24
You, Spouse/Domestic Partner and Child(ren)	\$54.92