



## Group Hospital Indemnity Insurance

UNUM's Group Hospital Indemnity Insurance is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness, even if that treatment occurs outside the hospital. Employees can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage listed, regardless of the actual cost of treatment. Coverage is available for you, your spouse (ages 17-64) and dependent children (up to age 26). Coverage is portable so you can take it with you even if you leave the company

Group Hospital Indemnity Insurance Benefit	
Benefits—Low Plan	
Hospital Admission	\$1,000 per insured once per year
Diagnostic Procedure	\$250 per insured once per year*
Outpatient Surgical Procedure	Tier 1 Procedure—\$750 Tier 2 Procedure—\$1,500 Calendar Year Max—\$2,500
Wellness Benefit	\$50 per insured once per year for covered health screening tests such as, blood tests, chest X-rays, stress tests, mammograms and colonoscopies
Pre-existing Condition limitation	Benefits for a pre-existing condition (defined as a sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, medical advice, care or services, including diagnostic measures, took prescribed drugs or medicine, or had been prescribed drugs or medicine to be taken during the 12 months prior to your effective date) will not be paid if the date of the covered loss occurs during the first 12 months after your effective date.

Group Hospital Indemnity Monthly Premium				
Premium includes Wellness Benefit \$50				
Age Band	Employee	Employee and Spouse	Employee and Child	Employee, Spouse and Child
17-49	\$22.15	\$44.12	\$34.74	\$56.71
50-59	\$27.37	\$55.29	\$39.96	\$67.88
60-64	\$34.49	\$70.35	\$47.08	\$82.94
65+	\$45.27	N/A	\$57.86	N/A