

Voluntary Limited Benefit HI4005 Hospital Indemnity Plan Options

	Option 1	Option 2	Option 3	Option 4
Outpatient Sickness Rider	\$75/visit	\$75/visit	\$75/visit	\$75/visit
Wellness & Diagnostic Benefit Rider (combined maximum benefit total \$250 per calendar year)				
- Wellness (per calendar year)	\$75/year	\$75/year	\$75/year	\$75/year
- Diagnostic Testing (per calendar year)	\$250/year	\$250/year	\$250/year	\$250/year
Careington Rx	included	included	included	included
Daily Hospital Confinement Benefit* (this is the base policy)	\$30/day	\$100/day	\$250/day	\$500/day
Intensive Care/Coronary Care Rider	n/a	n/a	\$500/day	\$1000/day
Emergency Accident Rider	n/a	\$200/accident	\$300/accident	\$300/accident
Annual First Occurrence Hospital Confinement Rider	n/a	\$500/year	\$1000/year	\$3000/year
Careington PPO Network	Additional charge by plan	Additional charge by plan	Additional charge by plan	Additional charge by plan

*See Benefit Descriptions for additional information

Monthly Rates	Option 1	Option 2	Option 3	Option 4
Employee - Age 17-54	\$20.36	\$37.20	\$64.25	\$120.75
Age 55-59	\$26.44	\$48.80	\$87.25	\$167.75
Age 60+	\$30.37	\$57.75	\$105.60	\$206.60
Employee+ Spouse - Age 17-54	\$38.86	\$70.65	\$121.80	\$228.55
Age 55-59	\$50.01	\$92.45	\$165.60	\$318.60
Age 60+	\$57.90	\$110.10	\$201.45	\$394.45
Employee + Child(ren) Age 17-54	\$41.18	\$67.40	\$106.55	\$190.80
Age 55-59	\$45.02	\$74.70	\$122.30	\$222.30
Age 60+	\$46.71	\$79.85	\$134.65	\$249.15
Family - Age 17-54	\$59.68	\$100.85	\$164.10	\$298.60
Age 55-59	\$68.59	\$118.35	\$200.65	\$373.15
Age 60+	\$74.24	\$132.20	\$230.50	\$437.00

Benefit Descriptions

OutPatient Sickness Rider

Pays selected benefit for treatment of covered sickness on outpatient basis. Maximum visits allowed: 5 adult, 5 children (all children), total 10/year

Wellness & Diagnostic Test Benefit Rider

- Wellness Benefit

Pays \$75 per calendar year for covered routine exams or other preventative testing. Payable once per person per calendar year up to two times per family. Mammography, Pap smear, Flexible Sigmoidoscopy, Colonoscopy, Cholesterol and Diabetes Screening, PSA, EKG, and Chest X-ray.

- Diagnostic Testing Benefit

Pays actual charges, up to \$250 per calendar year for diagnostic tests not covered under Wellness Benefit. Payable once per calendar year per person. Maximum benefit \$250 for individual, \$500 for family. The maximum combined benefit payable under the Wellness and Diagnostic benefits is \$250 per person, per calendar year.

Careington Prescription Discount Plan

Prescription discounts from Agelity – An average savings of 15% on brand name drugs and 40% on generic drugs.

Daily Hospital Confinement Benefit

Pays a daily benefit for inpatient hospital confinement of at least 24 hours at the direction of a physician for a covered injury or sickness. Pays up to 180 days per confinement unless due to mental or emotional disorder then will not exceed 30 days for any one period of confinement.

Intensive Care/Coronary Care Rider

Pays a daily benefit for confinement in a hospital Intensive Care Unit or Coronary Care Unit due to an injury or sickness up to a maximum of 20 days per confinement. Each period of confinement must be separated by at least 30 days. This benefit is paid in addition to the Daily Hospital Confinement Benefit.

Emergency Accident Rider

Pays incurred expenses up to maximum benefit per visit for treatment of an injury requiring immediate attention by a Physician. Treatment must be rendered at an ER, Clinic or Urgent Care Facility. This benefit covers 2 visits per calendar year per Covered Adult and 2 total for all combined dependent children per calendar year.

Annual First Occurrence Hospital Confinement Rider

Pays a benefit amount the first time each calendar year an insured is confined to a hospital as an inpatient. Confinement must be due to a covered injury or sickness and under a physician's care.

HI-4005 underwritten by American Public Life Insurance Company

APS-2085

This is for Agent Use Only and not intended for consumer distribution