

NEW CARRIER! LINCOLN FINANCIAL – VOLUNTARY HOSPITAL INDEMNITY HIGHLIGHTS & EMPLOYEE RATES

Employees electing this coverage contribute 100%

If you or a covered family member have a hospital visit due to an accident or injury, the Hospital Indemnity plan provides a lump sum cash benefit to help you take care of unexpected expenses – like deductibles or childcare to everyday bills.

Hospital Indemnity Benefits	
Hospital Admission <i>Within 180 days of the Accident</i>	\$1,500
Intensive Care Admission <i>Within 30 days of the Accident</i>	\$1,500
Hospital Confinement <i>Within 180 days of the accident; up to 365 days</i>	\$200 per day
Intensive Care Unit Confinement <i>Within 180 days of the Accident; up to 365 days</i>	\$200 per day
Ambulance – Ground/Air & Water <i>Within 90 days of the accident, up to 1 day</i>	\$400/\$1,600

Bi-Weekly Rates	
Employee Only	\$7.68
Employee + Spouse	\$15.19
Employee + Child(ren)	\$13.41
Employee + Family	\$22.41

Limitations and exclusions: This hospital indemnity policy will not cover losses caused by or as a result of:

- Suicide, attempted suicide, or any intentionally self-inflicted injury, voluntary intake or use by any means of any drugs, poison, gas, or fumes, except when: prescribed or administered by a physician; and taken in accordance with the physician’s instructions; committing or attempting to commit a felony; war or any act of war, declared or undeclared; participation in a riot, insurrection, or rebellion of any kind; driving a vehicle while intoxicated, as defined by the jurisdiction where the accident occurred; cosmetic surgery; bungee cord jumping, hang gliding, sail gliding, parasailing, parakiting, kitesurfing, base jumping, or any similar activities; or a loss sustained while residing outside the United States, U.S. Territories, Canada, or Mexico for more than 12 months
- Benefits provided by the policy may be excluded or limited while the insured is incarcerated in any type penal or detention facility.

This is not a complete list; additional limitations and exclusions may be found in the policy located on Employee Navigator.