

Plan Highlights

Voluntary Group Hospital Indemnity Insurance



FirstFleet, Inc.

COVERAGE

Voluntary group hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

ELIGIBILITY

All Active Full-Time Employees, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- ▶ Your legal spouse
- ▶ Your dependent children from birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.

FEATURES

- ▶ Guaranteed issue; no medical questions
- ▶ No pre-existing conditions exclusions
- ▶ Mental & Nervous and Substance Abuse treated same as any other hospital admission
- ▶ No deductibles
- ▶ Eligible for continuation of coverage
- ▶ HIPAA privacy compliant

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFITS

Hospital Room & Board Benefits

Room & Board Benefit per Day (30 Daily Benefits per Coverage Year)*	\$200
--	-------

Hospital Critical Care Unit Benefits

Critical Care Unit Benefits per Day (30 Daily Benefits per Coverage Year)	\$400
--	-------

Hospital Admission Benefit

Two Daily Benefits per Coverage Year	\$1,000
--------------------------------------	---------

Hospital Critical Care Admission Benefit

Two Daily Benefits per Coverage Year	\$1,000
--------------------------------------	---------

Non-Insurance Services

On-Call Travel Assistance	Included
---------------------------	----------

**In no event will the Daily Benefits exceed 30 daily benefits per Coverage Year.*

WEEKLY PREMIUM

Coverage	Premium
Employee	\$ 4.48
Employee & Spouse	\$ 8.96
Employee & Child(ren)	\$ 7.17
Employee & Family	\$ 12.99