

Accident & Sickness Protector

Policy form No. 12904

Hospitalization benefits

The cost of hospitalization, emergency room care and outpatient surgery can be greater than an average family earns in a month. Yet millions of Americans are unprepared to pay expenses that other insurance does not cover. The Accident & Sickness Protector plan can help fill gaps in your insurance coverage in a convenient way that makes sense for your budget.

PRODUCT HIGHLIGHTS

- Provides **hospitalization benefits** for covered accidents and illnesses.
- **Portability.** Unlike group benefits typically available through an employer, this is individual coverage that can stay with you even if you have a change in jobs.
- **Benefits may be payable directly to you** regardless of any other insurance coverage you may have.
- **Guaranteed Renewability** to age 75 (at which time the coverage terminates), as long as the premium is paid within the terms of the policy.
- Available to **part-time employees** (minimum of 20 hrs/wk).



PRODUCT FEATURES

- **Hospital Admission.** Provides a benefit payment of up to \$400 when you are admitted to a hospital as an in-patient as result of a covered accident or sickness.
- **Hospital Confinement.** Pays a benefit of up to \$200 per day for each day of in-patient hospital confinement.
- **Intensive Care coverage.** Pays up to \$1,000 for each day you are confined in an intensive care unit of a hospital due to a covered accident or sickness.

Available riders

- **Outpatient Surgery Rider.** Pays \$500 per accident or sickness for Major outpatient surgery; pays \$50 per accident or sickness for Minor outpatient surgery. Only one benefit amount is payable per incident.
- **Emergency Room Rider.** Pays \$50 per accident or sickness for treatment in an emergency room (up to four visits per calendar year).
- **Spouse Rider** provides the same benefits and benefit amounts to your spouse as you would receive.
- **Child Rider** provides benefits for each of your natural or legally adopted children at one-half the benefit amount that you or your spouse would receive.

ELIGIBILITY

- You must be actively at work at the time you apply for this policy.
- You must earn at least \$10,000 a year.

AVAILABLE PLANS/BENEFIT AMOUNTS

	Combination 1		Combination 2		Combination 3		Combination 4	
	HIGH	LOW	HIGH	LOW	HIGH	LOW	HIGH	LOW
Hospital Admission per Occurrence	\$400	\$200	\$400	\$200	\$400	\$200	\$400	\$200
Hospital Confinement benefit per day	\$200	\$100	\$200	\$100	\$200	\$100	\$200	\$100
Intensive Care Rider benefit per day	\$1000	\$500	\$1000	\$500	\$1000	\$500	\$1000	\$500
Outpatient Surgery Rider (Major/Minor)	N/A	N/A	\$500/\$50	\$500/\$50	N/A	N/A	\$500/\$50	\$500/\$50
Emergency Room Rider (Max. 4/yr.)	N/A	N/A	N/A	N/A	\$50	\$50	\$50	\$50

EXCLUSIONS AND LIMITATIONS

A pre-existing condition is not covered unless the loss begins 12 months after the issue date of the policy.

This policy will not pay benefits if a loss is caused by: (1) intentionally self-inflicted injury; (2) normal pregnancy or childbirth, except for complications of pregnancy; or (3) elective surgery.

The information contained within this document is only a brief description. The product availability, features, benefits, rates, exclusions and limitations may vary by state and are subject to change. See the policy for complete details.

