



Group Limited Indemnity

Beazley's new Group Limited Indemnity product enables groups to create an innovative plan design with open architecture to tailor to their specific needs.

The plan includes several inpatient hospitalization and accident benefits that are HSA-compatible. It also has an expansive platform of additional benefit options – each with flexible benefit amounts and maximums, so groups can design a plan that meets the needs of their employees. All benefit amounts are presented on a “per day” basis for simplicity.

By covering a select set of basic medical expenses, Group Limited Indemnity is well suited to groups with part-time employees. The plan typically offers a more affordable alternative to traditional health insurance, while ensuring that day-to-day health expenses are covered.

The Changing Marketplace

Group Limited Indemnity was created in response to the demands of a changing marketplace. As health care costs continue to rise, employers are looking for lower cost solutions. A 2016 Mercer study indicates that two of three companies are adding gap protection coverages – such as supplemental medical, limited medical, critical illness and accident.¹

The need for gap protection is growing: Over three in five Americans don't have enough money saved to pay for an unexpected medical emergency, averaging \$1,000 of care.² More than 2 million people have declared bankruptcy due to unpaid medical bills. To compensate, many will deplete savings or forgo care.³

¹Mercer-2016; ²NerdWallet, 2013; ³Wall Street Journal-2015

Beazley's Product Highlights

- *Hospital Indemnity benefits:* Compatible with Health Savings Accounts (HSA).
- *New riders:* For Dental, Vision and Accident.
- *More benefit options:* Added benefits for Mental Nervous/Substance Abuse Admission, Durable Medical Equipment, Minor surgeries, Wellness and more.
- *ER benefit:* Separate benefits for sickness and for accident (ER benefit for accident is HSA-compatible), so groups can choose to buy both or either.
- *Surgery benefits:* Separate benefits for inpatient surgeries, outpatient surgeries and minor surgeries.
- *Lab/X-ray/Diagnostic benefits:* Separate benefits for lab, for x-ray and for major diagnostic testing.
- *Ambulance benefits:* Separate benefits for ground and water, as well as air ambulance.
- *More choice:* More dollar values for benefit options and more options for benefit maximums.

Our Product at a Glance

- Robust and flexible limited indemnity plan
- Broad spectrum of benefit options
- Hospital Indemnity benefits and Accident Rider compatible with HSAs
- More benefit amounts and maximums
- Offered guarantee issue (no medical questions)
- Flexible funding options (employer-funded, employee-paid, or combination)
- Composite rates
- Offered down to 10 lives (employees)

GROUP LIMITED INDEMNITY – PLAN DESIGN OPTIONS

BENEFITS	BENEFIT DEFINITIONS	BENEFIT AMOUNTS	BENEFIT MAXIMUMS (per year)
HOSPITAL INDEMNITY BENEFITS <small>HSA compatible</small>			
Hospital Confinement Per Insured, Per Day (Required) ★ HSA COMPATIBLE	For treatment in a hospital due to sickness or injury for 23 or more continuous hours (i.e., not less than a day)	\$100-\$4,000/day Options: \$100, \$200, \$300, \$400, \$500, \$750, \$1,000, \$1,250, \$1,500, \$1,750, \$2,000, \$2,500, \$3,000, \$3,500, \$4,000 • Days 1-5: In descending or equal amounts • Day 6+: In equal amounts	Days: 5, 10, 15, 30, 60, 90, 365
Hospital Admission Per Insured, Per Admission ★ HSA COMPATIBLE	Lump sum benefit for a hospital admission, due to sickness or injury	\$500-\$4,000/admission (lump sum) Options: \$500, \$750, \$1,000, \$1,250, \$1,500, \$2,000, \$3,000, \$3,500, \$4,000	Admission: 1, 2, 3, Unlimited
Hospital Intensive Care Unit Per Insured, Per Day ★ HSA COMPATIBLE	For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)	\$200-\$4,000/day Options: \$200, \$300, \$400, \$500, \$750, \$1,000, \$1,500, \$2,000, \$3,000, \$4,000	Days: 5, 10, 15, 30, 60
ACCIDENT BENEFITS <small>HSA compatible</small>			
ER for Accidental Injury Per Insured, Per Day ★ HSA COMPATIBLE	For treatment in an ER due to injury, (treatment must occur within 72 hours of the accident)	\$50-\$1,000/day Options: \$50, \$100, \$150, \$250, \$500, \$750, \$1,000	Days: 1, 2, 3
Accident Rider Per Insured, Per Day ★ HSA COMPATIBLE	For treatment of an accident within 72 hours of the accident		Days: 1, 2, 3
		BENEFIT	OPTION 1 OPTION 2 OPTION 3
		Urgent Care or Outpatient Surgical Center	\$150/day \$300/day \$500/day
		Emergency Room	\$500/day \$750/day \$1,000/day
		Inpatient Hospital Confinement	\$750/day \$1,000/day \$2,500/day
SURGERY BENEFITS			
Inpatient Surgery Per Insured, Per Day	For inpatient surgery in a hospital due to sickness or injury	\$100-\$5,000/day Options: \$100, \$200, \$300, \$400, \$500, \$750, \$1,000, \$1,500, \$2,500, \$4,000, \$5,000	Days: 1, 2
Outpatient Major Surgery Per Insured, Per Day	For outpatient surgery in hospital or freestanding surgery center, due to sickness or injury	\$100-\$4,000/day Options: \$100, \$200, \$300, \$400, \$500, \$750, \$1,000, \$1,500, \$2,500, \$4,000	Days: 1, 2
Outpatient Minor Surgery Per Insured, Per Day	For minor outpatient surgery in hospital or freestanding surgery center, due to sickness or injury	\$50-\$500/day Options: \$50, \$75, \$100, \$125, \$150, \$200, \$300, \$500	Days: 1, 2, 3, 4, 5
Anesthesia Per Insured, Per Day	For general anesthesia administered by an anesthesiologist of Certified Registered Nurse Anesthetist (payable with inpatient and outpatient major surgery only)	\$50-\$1,500/day Options: \$50, \$300, \$500, \$750, \$1,000, \$1,500	Days: 1, 2, 3, 4
LAB, X-RAY, AND DIAGNOSTIC TESTING BENEFITS			
Outpatient Lab Per Insured, Per Day	For lab test, ordered by a physician	\$25-\$250/day Options: \$25, \$50, \$75, \$100, \$150, \$200, \$250	Days: 3, 7, 10, 12
Outpatient X-ray Per Insured, Per Day	For x-ray, ordered by a physician	\$50-\$500/day Options: \$50, \$75, \$100, \$150, \$200, \$250, \$300, \$500	Days: 1, 2, 3, 4, 5
Outpatient Major Diagnostic Testing Per Insured, Per Day	For major diagnostic testing, ordered by a physician	\$50-\$1,500/day Options: \$50, \$100, \$250, \$500, \$750, \$1,000, \$1,500	Days: 1, 2, 3

BENEFITS	BENEFIT DEFINITIONS	BENEFIT AMOUNTS	BENEFIT MAXIMUMS (per year)
EMERGENCY ROOM AND PHYSICIAN'S OFFICE/URGENT CARE BENEFITS			
ER for Sickness Per Insured, Per Day	For treatment in an ER due to sickness	\$50-\$500/day Options: \$50, \$100, \$150, \$250, \$500	Days: 1, 2, 3
ER for Accidental Injury Per Insured, Per Day ★ HSA COMPATIBLE	For treatment in an ER due to injury, (treatment must occur within 72 hours of the accident)	\$50-\$1,000/day Options: \$50, \$100, \$150, \$250, \$500, \$750, \$1,000	Days: 1, 2, 3
Physician's Office/Urgent Care Per Insured, Per Day	For services rendered by a physician at physician's office or urgent care facility	\$20-\$200/day Options: \$20, \$25, \$30, \$50, \$75, \$100, \$150, \$200	Days: 3, 6, 8, 10, 12
Wellness Visit Per Insured, Per Day	For physician office visits for routine physical examinations and well baby care, including immunizations for infectious diseases	<ul style="list-style-type: none"> • 6 days – Age 18: \$50-\$100/day Options: \$50, \$75, \$100 • Age 18+: \$50-\$250/day Options: \$50, \$75, \$100, \$150, \$200, \$250 	Days: 1, 2, 3
MENTAL HEALTH / SUBSTANCE ABUSE BENEFITS			
Substance Abuse Confinement Per Insured, Per Day	For confinement and treatment of Substance Abuse in a Substance Abuse Treatment Facility	\$50-\$500/day Options: \$50, \$100, \$250, \$500	Days: 10, 15, 30, 60
Mental or Nervous Disorders Confinement Per Insured, Per Day	For confinement and treatment of a mental or nervous disorder in a Mental or Nervous Treatment Facility	\$50-\$500/day Options: \$50, \$100, \$250, \$500	Days: 10, 15, 30, 60
Mental or Nervous Disorders and Substance Abuse Admission Per Insured, Per Admission	For confinement and treatment in a Mental or Nervous Treatment Facility or in a Substance Abuse Treatment Facility	\$150-\$500/admission (lump sum) Options: \$150, \$250, \$500	Admission: 1
PRESCRIPTION AND EQUIPMENT BENEFITS			
Prescription Drug Per Insured, Per Day	For a prescription drug, dispensed by a pharmacy	<ul style="list-style-type: none"> • Option A-Standard Rx: \$10-100 Options: \$10, \$15, \$20, \$25, \$30, \$40, \$50, \$100 • Option B-Network Rx: <ul style="list-style-type: none"> - Generic: \$5-50 Options: \$5, \$10, \$15, \$20, \$25, \$30, \$40, \$50 - Brand Name: \$10-100 Options: \$10, \$15, \$20, \$25, \$30, \$40, \$50, \$100 	Days: 5, 7, 10, 12, 25, 50
Durable Medical Equipment Per Insured, Per Day	For charges incurred for the rental or purchase of DME as prescribed by a Physician	\$25-\$200/day Options: \$25, \$50, \$100, \$150, \$200	Days: 1, 2, 3, 4
AMBULANCE BENEFITS			
Ground or Water Ambulance Per Insured, Per Day	For transport by a licensed, professional ground or water ambulance company to or from a hospital	\$50-\$1,000/day Options: \$50, \$100, \$200, \$300, \$500, \$750, \$1,000	Days: 1, 2, 3, 4, 5
Air Ambulance Per Insured, Per Day	For transport by a licensed, professional air ambulance company to or from a hospital	\$150-\$3000/day Options: \$150, \$300, \$500, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000	Days: 1, 2, 3, 4, 5
OTHER BENEFITS			
Skilled Nursing Care Facility Per Insured, Per Day	For Confinement in a Skilled Nursing Care Facility within 14 days of hospital confinement of at least 3 days	\$50-\$1,000/day Options: \$50, \$100, \$150, \$200, \$250, \$300, \$500, \$1,000	Days: 10, 15, 30, 60
Transplant Travel Per Insured, Per Day	For travel of more than 100 miles from primary residence for purposes of obtaining a Transplant	\$250-\$1,000/day Options: \$250, \$500, \$750, \$1,000	Days: 1

BENEFITS	BENEFIT DEFINITIONS	BENEFIT AMOUNTS	BENEFIT MAXIMUMS		
ADDITIONAL BENEFIT RIDERS					
Accident Rider Per Insured, Per Day ★ HSA COMPATIBLE	For treatment of an accident within 72 hours of the accident		Days: 1, 2, 3		
		BENEFIT	OPTION 1	OPTION 2	OPTION 3
		Urgent Care or Outpatient Surgical Center	\$150/day	\$300/day	\$500/day
		Emergency Room	\$500/day	\$750/day	\$1,000/day
		Inpatient Hospital Confinement	\$750/day	\$1,000/day	\$2,500/day
Dental Rider Per Insured, Per Day	For dental treatment as outlined in the policy	<ul style="list-style-type: none"> • Preventive & Basic Services: \$50-100/day Options: \$50, \$75, \$100 • Major Dental: \$200-500/day Options: \$200, \$400, \$500 • Orthodontics: \$150-250 Options: \$150, \$200, \$250 	Days: 1		
Vision Rider Per Insured, Per Day	For vision exams and purchase of glasses and contact lenses	<ul style="list-style-type: none"> • Exam: \$50/day • Glasses (frame/lenses): \$100/day • Contact lenses: \$100/day 	Days: 1		

★ HSA COMPATIBLE

Hospital / Accident

HOSPITAL BENEFITS:

- ★ Hospital Confinement
- ★ Hospital Admission
- ★ Hospital ICU
- ★ ER for accidental injury

ACCIDENT RIDER:

- ★ In Urgent Care or Outpatient setting
- ★ In an ER
- ★ In a Hospital

Policy Provisions

PARTICIPATION REQUIREMENTS

- Groups with 10-19 eligible employees require a minimum of 8 covered employees
- Groups with 20-49 eligible employees require a minimum of 12 covered employees
- Groups with 50-99 eligible employees require a minimum of 15 covered employees
- Groups with 100+ eligible employees require a minimum of 15% participation

PRE-EXISTING CONDITION LIMITATION

- Options: None, 3 months, 6 months, 12 months



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