

# Group Limited Indemnity Insurance Policy with Optional Riders

**Beazley's Group Limited Indemnity insurance policy is a supplemental benefit plan that pays a fixed amount that can be used for expenses associated with a hospital admission or confinement, due to sickness or injury. Brokers can choose from shelf plans or create a custom plan to meet a group's distinct needs.**

The innovative plan is suited to groups with variable hour workers and other employees who are typically not benefits-eligible. It includes a wide variety of benefit options – each with flexible benefit amounts and maximums, so groups can tailor a plan for their employees.

Like our other supplemental health solutions, Group Limited Indemnity is offered guarantee issue (no medical questions) with optional dependent coverage.

**54%** of U.S. adults say they have delayed health care or put it off completely, because they can't afford it.<sup>1</sup>

## How Group Limited Indemnity can help meet your group's needs

Group Limited Indemnity can address the needs of your groups and their employees in a variety of ways.

### **HELP EMPLOYEES PAY FOR BASIC HEALTH EXPENSES**

Group Limited Indemnity offers an option for employees who can't afford major medical coverage, by providing a fixed benefit amount for certain medical events, such as hospitalization, surgeries, doctor visits, lab tests and prescription drugs.

### **ATTRACT AND RETAIN EMPLOYEES**

A benefits program for lower wage workers can help reduce turnover and absenteeism caused by preventable health conditions. It can be paired with a PPO network and telehealth services.

### **SUPPLEMENT A MAJOR MEDICAL PLAN**

A Group Limited Indemnity plan can be used to help employees pay for some of the out-of-pocket expenses required by their major medical plan (such as inpatient hospitalization and surgery).

### **MAKE VOLUNTARY BENEFITS DELIVERY EASY**

Indemnity benefits can also be delivered as part of a robust voluntary benefit program in a single certificate. Standard packages include Hospital Admission, Hospital Confinement and Wellness benefits, as well as Critical Illness, AD&D and Accident Riders, with optional Outpatient Cancer and Short Term Disability Riders.

<sup>1</sup>Source: PwC Health Research Institute (HRI) study, 2018.



# Group Limited Indemnity – Plan Design Options

Definition	Range of benefit amounts & maximums Benefits are payable per insured
<b>Hospital indemnity benefits</b>	
<b>Hospital Confinement*</b> For treatment in a hospital due to sickness or injury for 23 or more continuous hours (i.e., not less than a day) Note: Maternity benefit is payable as any other illness for both mother and child.	\$100-\$4,000 per day (in \$25 increments) 5, 10, 15, 30, 60, 90 or 365 days per year
<b>Hospital Admission*</b> Lump sum benefit for a hospital admission, due to sickness or injury Note: Admission benefit for birth of a child covers the mother only. (The hospital confinement benefit covers mother and child in routine nursery care.)	\$100-\$5,000 per admission (in \$50 increments) 1-3 admissions per year
<b>Hospital Intensive Care Unit*</b> For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)	\$100-\$7,500 per day (in \$50 increments) 5, 10, 30 or 60 days per year
<b>Surgery benefits</b>	
<b>Inpatient Surgery*</b> For inpatient surgery in a hospital due to sickness or injury	\$100-\$5,000 per day (in \$25 increments) 1-2 days per year
<b>Outpatient Major Surgery</b> For outpatient surgery in hospital or freestanding surgery center, due to sickness or injury	\$100-\$5,000 per day (in \$25 increments) 1-2 days per year
<b>Outpatient Minor Surgery</b> For minor outpatient surgery due to sickness or injury. Must be an eligible CPT code	\$50-\$500 per day (in \$5 increments) 1-5 days per year
<b>Anesthesia*</b> For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist (payable in conjunction with inpatient and outpatient major surgery only)	\$50-\$1,500 per day (in \$10 increments) 1-4 days per year
<b>Lab, x-ray, and diagnostic testing benefits</b>	
<b>Outpatient Lab</b> For lab test, ordered by a physician	\$25-\$250 per day (in \$5 increments) 3, 7, 10 or 12 days per year
<b>Outpatient X-ray</b> For x-ray, ordered by a physician	\$50-\$500 per day (in \$5 increments) 1-5 days per year
<b>Outpatient Major Diagnostic Testing</b> For major diagnostic testing, ordered by a physician	\$50-\$1,500 per day (in \$10 increments) 1-3 days per year
<b>Emergency room and physician's office/urgent care benefits</b>	
<b>Emergency Room for Sickness</b> For treatment in an ER due to sickness	\$50-\$500 per day (in \$25 increments) 1-3 days per year
<b>Emergency Room for Accidental Injury*</b> For treatment in an ER due to injury (treatment must occur within 72 hours of the accident)	\$50-\$1,000 per day (in \$25 increments) 1-3 days per year
<b>Physician's Office/Urgent Care</b> For services rendered by a physician at physician's office or urgent care facility	\$15-\$200 per day (in \$5 increments) 3, 6, 8, 10 or 12 days per year
<b>Wellness Visit</b> For physician office visits for routine physical examinations and well baby care, including immunizations for infectious diseases for children	\$50-\$100 per day (6 days – under age 18) \$50-\$250 per day (age 18 +) (in \$25 increments) 1-3 days per year

\*HSA COMPATIBLE (Anesthesia with inpatient surgery only)

# Group Limited Indemnity – Plan Design Options Continued

Definition	Range of benefit amounts & maximums Benefits are payable per insured
<b>Mental health/substance abuse benefits</b>	
<b>Substance Abuse Confinement</b> For confinement and treatment of Substance Abuse in a Substance Abuse Treatment Facility	\$50-\$500 per day (in \$50 increments) 10, 15, 30 or 60 days per year (1 confinement per year)
<b>Mental or Nervous Disorders Confinement</b> For confinement and treatment of a mental or nervous disorder in a Mental or Nervous Treatment Facility	\$50-\$500 per day (in \$50 increments) 10, 15, 30 or 60 days per year (1 confinement per year)
<b>Mental or Nervous Disorders and Substance Abuse Admission</b> For confinement and treatment in a Mental or Nervous Treatment Facility or in a Substance Abuse Treatment Facility	\$150-\$500 per admission (in \$50 increments) 1 admission per year
<b>Prescription and equipment benefits</b>	
<b>Prescription Drug</b> For a prescription drug, dispensed by a pharmacy	\$5-\$100 per day (in \$5 increments) 5, 7, 10, 12, 25 or 50 days per year
<b>Durable Medical Equipment</b> For charges incurred for the rental or purchase of DME as prescribed by a Physician	\$25-\$200 per day (in \$25 increments) 1-4 days per year
<b>Ambulance benefits</b>	
<b>Ground or Water Ambulance</b> For transport by a licensed, professional ground or water ambulance company to or from a hospital or between medical facilities	\$50-\$1,000 per day (in \$25 increments) 1-5 days per year
<b>Air Ambulance</b> For transport by a licensed, professional air ambulance company to or from a hospital or between medical facilities	\$150-\$3,000 per day (in \$25 increments) 1-5 days per year
<b>Other benefits</b>	
<b>Skilled Nursing Care Facility</b> For Confinement in a Skilled Nursing Care Facility within 14 days of hospital confinement of at least 3 days	\$50-\$1,000 per day (in \$50 increments) 10, 15, 30 or 60 days per year
<b>Transplant Travel</b> For travel of more than 100 miles from primary residence for purposes of obtaining a Transplant	\$250-\$1,000 per day (in \$50 increments) 1 day per insured, per year

<b>Optional Benefit Riders</b>	
Definition	Range of benefit amounts & maximums Benefits are payable per insured
<b>Outpatient Cancer Rider</b> Pays a fixed benefit per day up to a maximum number of days per year when an Insured incurs outpatient Chemotherapy, Radiation Therapy, or Immunotherapy charges for treatment of cancer	\$100-1,000 per day 1-10 days per year
<b>Accident Lump Sum – Option 1</b> Pays a fixed benefit per covered accident up to a maximum number of accidents per year. Only one benefit is payable per accident	\$300-\$5,000 per accident 1-6 accidents per year
<b>Accident Lump Sum – Option 2</b> Pays percent of maximum benefit amount, based on facility where treatment received: <ul style="list-style-type: none"> <li>• 100% for Hospital ICU Confinement</li> <li>• 50% for Hospital Confinement</li> <li>• 15% for Treatment in Emergency Room</li> <li>• 10% for Treatment in Urgent Care/Physician's Office</li> </ul> Only one benefit payable per accident. If an Insured receives care in more than one facility for the same Accident, we will pay the highest applicable benefit.	\$300-\$20,000 per accident 1-6 accidents per year

## Optional Benefit Riders (Continued)

<b>Accident Lump Sum Select</b> Pays eligible expenses for care received due to covered accident, up to a maximum benefit amount/accident and maximum number of accidents/year	\$300-\$20,000 per accident 1-6 accidents per year
<b>Accident Expense</b> Pays benefits for treatment and services incurred due to an accident (most benefits payable per accident, up to fixed number of accidents per year)	Per schedule of benefits
<b>Accident Rider*</b> For treatment of an accident within 72 hours of the accident	Urgent care: \$150, \$300 or \$500 per day Emergency Room: \$500, \$750 or \$1,000 per day Inpatient Hospital: \$750, \$1,000 or \$2,500 per day 1-3 days per year
<b>Dental Rider</b> For dental treatment as outlined in the policy	Preventive/Basic Services: \$50-\$100 per day, 1 day per year Major Dental: \$200-\$500 per day, 1 day per year Orthodontics: \$150-\$250 per day, 1 day per year
<b>Vision Rider</b> For vision exams and purchase of glasses and contact lenses	Exam: \$50 per day, 1 day per year Prescription glasses or contact lenses: \$100 per day 1 day every 24 months
<b>Critical Illness Rider</b> Pays lump sum benefit upon diagnosis of 9 specified conditions: Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Coma, Paralysis, Severe Burns and Loss of Sight (includes Additional Occurrence Benefit)	\$1,000-\$50,000 Additional occurrence: 10-25% of benefit
<b>Accidental Death &amp; Dismemberment Rider</b> Pays a lump sum benefit for loss of life, dismemberment or other catastrophic conditions, such as paralysis (benefit payable varies, based on loss incurred)	\$1,000-\$250,000 Optional add-ons: Common Carrier Benefit, Seat Belt/Helmet
<b>Short Term Disability Rider</b> Pays a benefit for a total disability that continues beyond the elimination period	Elimination Period: 7 or 14 days Benefit period: 3, 6 or 12 months Max Percent of Comp: 20-80%

## Voluntary Benefits Simplified:

### Our single cert solution to ease voluntary benefits delivery

We offer voluntary benefit plans that combine Hospital Confinement, Hospital Admission and Wellness benefits with our Critical Illness Rider, Accidental Death and Dismemberment (AD&D) Rider and one of three Accident Riders (Lump Sum, Lump Sum Select, Accident Expense). The package may be enhanced with additional GLI benefits, as well as Outpatient Cancer and Short Term Disability Riders.

These plans are offered Guaranteed Issue with no pre-existing condition limitations. For ease, they are delivered in a single certificate, with one payroll deduction, one bill, one rate, and one ID card.

### Contact Us

Beazley Benefits

[beazley.com/usa/beazley\\_benefits/group\\_limited\\_indemnity.html](http://beazley.com/usa/beazley_benefits/group_limited_indemnity.html)

Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8

The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM001. Pre-existing condition limitations may apply. (Pre-existing condition means any sickness, disease, or physical condition for which the insured 1) had treatment, or 2) received a diagnosis or advice from a physician, during the pre-existing condition period.)

Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley.

See the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of a third party administrator.

