

# Voluntary Benefits – Simplified

At Beazley Benefits, we understand you want to stay ahead of the curve. You know your customers want innovative ideas that help attract and retain employees in a competitive market. You strive to help them offer financial protection for their employees. In short, you are looking for solutions that are flexible, affordable and easy to administer.

**78%** of employers say their top reasons for offering voluntary benefits are to fill gaps and to improve financial wellbeing.<sup>1</sup>



Enter our **Single Cert Solution**, a simplified approach to voluntary benefits delivery.

## All in One

Our **Single Cert Solution** is a flexible package of voluntary benefits.

We have carefully bundled a set of voluntary coverages that meet a variety of employee needs: A Hospital Indemnity insurance policy that provides benefits for hospitalization and annual wellness visits, embedded with Critical Illness, Accident and Disability riders that offer financial protection.

### Hospital Indemnity

Hospital confinement and admission, plus Wellness

### Critical Illness

Perpetual Guaranteed Issue through the plan year from \$3K-\$15K

### Accidental Death & Dismemberment

\$20K per employee

### Accident

Lump Sum or Lump Sum Select or Expense

 May add STD, Outpatient Cancer, or additional GLI benefits

The flexible bundle enables you to choose from more than 30 shelf plans with various levels of benefits. Each bundle is designed around achieving maximum benefit, with limited restrictions and affordable pricing.

## ONE UNIFIED PLAN PACKS A PUNCH:

- ONE CERTIFICATE
- ONE BILL
- ONE PAYROLL DEDUCTION
- ONE RATE FOR ALL ELIGIBLE EMPLOYEES  
(FT, PT, hourly, seasonal)
- ONE ID CARD
- ONE PACKAGE  
that allows you to easily add benefits (STD, Outpatient Cancer, etc.) while retaining “one” philosophy
- ONE EDUCATION PIECE  
to simplify employee enrollment
- OPTION TO MAKE BENEFITS COBRA ELIGIBLE  
or offer continuation
- NO PRE-EXISTING LIMITATIONS
- MINIMUM OF ONLY 10 ENROLLED LIVES

<sup>1</sup>National Survey of Employer-Sponsored Health Plans, 2018  
Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032.



# Voluntary Benefits Package

## Hospital Indemnity

Helps cover the cost of day-to-day health expenses by paying a fixed dollar amount for covered services. Amounts shown are payable per insured per day, up to a maximum number of days per calendar year.



Benefits	Definition	Range of plan amounts
Hospital Confinement benefit	For treatment in a hospital due to sickness or injury for 23 or more continuous hours (i.e., not less than a day).	\$100 – \$200 per day Up to 10 days per year
Hospital Admission benefit	Lump sum benefit for a hospital admission due to sickness or injury (Note: birth of a healthy child covers mother only).	\$500 – \$2,000 per day 1 day per year
Wellness benefit	For physician office visits for routine physical examinations, health screenings, well-baby care and routine immunizations for children/adolescents.	\$50 per day 1 day per year

## Critical Illness rider

Pays lump sum benefit upon diagnosis of 9 specified conditions: Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Coma, Paralysis, Severe Burns, Loss of Sight. . Includes 10% additional occurrence benefit after a 12 month separation period.



Note: No pre-existing condition limitations. Offered perpetual Guaranteed Issue through the plan year. (Higher benefits available for custom quotes.)

Employee Benefit range	Spouse Benefit range	Child(ren) Benefit range
\$3,000 - \$15,000	\$2,000 - \$7,500	\$1,000 – \$4,500

## Accidental Death & Dismemberment (AD&D) rider

Pays a lump sum benefit for loss of life, dismemberment and other disabling conditions, such as paralysis. Benefit payable varies, based on a schedule of benefits for the loss incurred.



Employee Benefit	Spouse Benefit	Child(ren) Benefit
\$20,000	\$20,000	\$10,000

## Accident rider

Pays a benefit for treatment of injuries resulting from a covered accident. Three riders available:



Benefits	Definition	Range of plan amounts
Accident Lump Sum	Pays percentage of maximum benefit amount, based on facility where treatment received: 100% for Hospital ICU Confinement, 50% for Hospital Confinement, 15% for Treatment in Emergency Room, 10% for Treatment in Urgent Care/ Physician's Office. 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.	\$2,500 – \$10,000 per accident 3 per year
Accident Lump Sum Select	Pays eligible expenses for care received due to covered accident, up to annual maximum amount per accident and maximum number of accidents per year.	\$2,500 – \$10,000 per accident 3 per year
Accident Expense	Pays benefits for treatment and services incurred due to an accident; most benefits are payable per accident up to a fixed number of accidents per year.	Based on standard schedule of benefits

## Who is Beazley?

Beazley Insurance Company, Inc. is rated A by A.M. Best. It is a subsidiary of The Beazley Group, which was founded in 1986. Beazley Benefits is Beazley's U.S. group insurance division, which provides a customized suite of supplemental accident & health insurance products that helps protect against life's uncertainties.

## Contact Us

Beazley Benefits

[beazley.com/usa/beazley\\_benefits/voluntary\\_benefits.html](http://beazley.com/usa/beazley_benefits/voluntary_benefits.html)

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The Group Limited Indemnity policy is offered under **Policy Form Series AHGLIMM001**.

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.

Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of third party administrators

