



Group Limited Indemnity Insurance Policy

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

The plan offers a variety of benefit options – each with flexible benefit amounts and maximums, so groups can select a plan for their employees. Coverage is based on a set schedule of benefits for a specified number of days. Several of the inpatient and accident benefits are HSA-compatible.

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.

With low employment driving a competitive job market, employers are enhancing benefits to help recruit and retain talent.¹ This is particularly true in the retail and hospitality industries where traditional benefits may create gaps for part-time, hourly and seasonal workers. More than 50% of employees that work fewer than 30 hours per week identify health coverage as a top priority.²

The cost of health care continues to be daunting for many Americans. More than half (54%) of U.S. adults say they have delayed health care or put it off completely, because they can't afford it.³

¹SHRM, 2018; ²IFEBP, 2018; ³PwC Health Research Institute (HRI) study, 2017

Beazley's Product Highlights

- *Hospital Indemnity benefits:* Compatible with Health Savings Accounts (HSA).
- *Accident benefits:* Accident rider and ER benefit for accident, compatible with Health Savings Accounts (HSA).
- *Surgery benefits:* Separate benefits for inpatient surgery, outpatient surgeries and anesthesia. Inpatient surgery is HSA-compatible. Anesthesia benefit is HSA compatible when paired with inpatient surgery.
- *More benefit options:* Added benefits for Mental Nervous/Substance Abuse Admission, Durable Medical Equipment, Minor surgeries, Wellness and more. More dollar values for benefit options and more options for benefit maximums.
- *ER benefits:* Separate benefits for sickness and for accident, so groups can choose to buy both or either.
- *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.
- *New riders:* For Dental, Vision and Accident.

Note: Pre-existing condition limitation and/or pregnancy limitation available (and in some cases, required).

Our Product at a Glance

- Robust and flexible limited indemnity plan
- Broad spectrum of benefit options
- HSA-compatible benefits, including inpatient hospital, accident and surgery
- 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 * Admission benefit for birth of a child covers the mother only. (The hospital confinement benefit covers mother and child in routine nursery care.)	\$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 ★ HSA COMPATIBLE	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
Anesthesia Per Insured, Per Day ★ HSA COMPATIBLE <small>when paired with inpatient surgery</small>	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
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
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 / Surgery

HOSPITAL BENEFITS:

- ★ Hospital Confinement
- ★ Hospital Admission
- ★ Hospital ICU

ACCIDENT BENEFITS:

- ★ Accident rider in Urgent Care or Outpatient setting, ER or hospital
- ★ ER for accidental injury

SURGERY BENEFITS:

- ★ Inpatient surgery
- ★ Anesthesia when paired with inpatient surgery

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



Contact Us

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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

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. 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.)

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