

## Plan Highlights

# Hospital Indemnity

## County of Kings

### COVERAGE

Hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

### ELIGIBILITY

All eligible Dependents as defined by County of Kings and reflected in your Certificate of Insurance. *A person may not have coverage as both an Employee and Dependent.*

### BENEFITS AMOUNTS

See Full Schedule of Benefits on the following pages.

### BENEFIT FEATURES

- Guaranteed issue; no medical questions
- No lifetime maximum
- Hospitalizations due to mental & nervous or Substance Abuse not excluded
- No maternity waiting period
- Observation status (23 hours) covered as Hospital Admission
- Hospital Daily Confinement benefit begins on day one
- Portability- you can take your coverage with you at the same rates

### SEMI-MONTHLY PREMIUM

Coverage	Standard
Employee Only	\$3.35
Employee and Spouse	\$7.40
Employee and Child(ren)	\$6.75
Family	\$10.80

## INCLUDED BENEFITS

Benefits	Standard
Hospital Admission Amount	\$500
Hospital Admission Max Per Year	1
Observation (pays in lieu of admission)	\$500
Hospital Admission ICU Amount	\$500
Hospital Admission ICU Max Per Year	1
Hospital Confinement Amount	\$125
Hospital Confinement Days Max Per Year	10
Hospital Confinement ICU Amount	\$225
Hospital Confinement ICU Days Max Per Year	10
Minimum Hours for Admission or Confinement	23
Maximum Benefit per Plan Year	Unlimited
Portability	Included
Benefit Waiting Period	None
Benefit Waiting Period for Late Applicants	None
Pregnancy Limitation Period	None
Pre-Existing Limitation	None
Pre-Existing Limitation for Late Applicants	This plan does not allow for Late Applicants.

**\*Note** If more than one type of Hospital Admission occurs during the same Confinement, only the highest Hospital Admission Benefit is payable

**\*\*Note** If more than one type of Hospital Confinement occurs on the same day, only the highest Hospital Confinement Benefit is payable.

## EXCLUSIONS and LIMITATIONS

A benefit will not be paid for a Covered Event if caused or contributed by an exclusion listed in the Certificate of Insurance.

## NON-INSURANCE SERVICES

1. Travel Assistance Services

## ADDITIONAL INFORMATION

This Plan Highlights document provides a brief description of the key features of the Reliance Standard Life Insurance Company insurance plan. The availability of the benefits and features described may vary by state. It is not a Certificate of Insurance or evidence of coverage. Insurance is provided under group policy form LRS-9572-0519, et al.



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