Hospital Indemnity

BI-WEEKLY RATES

Plan #1				
	Employee Only	Employee & Spouse	Employee & Children	Full Family
Rates	$6.38	$13.47	$10.52	$17.62

BENEFITS

	All Eligible Employees
Hospital/ICU Admission	$1000 per admission to a max of 2 admissions per year, per insured
Hospital/ICU Confinement	$100 / $200 per day to a max of 30 days per year, per insured
Hospital Short Stay	$200 per day to a max of 1 day(s) per year, per insured
Newborn Nursery Care	$100 per day to a max of 1 days per year
Newborn Increased Admission/Confinement Benefit for NICU	25% increase to newborn NICU benefits
Infertility Hospital Stay	$300 per day to a max of 1 day[s] per year and a lifetime max of 2 days, per insured
Child Organized Sports	25% increase to child benefits
Dependent Age Limits	Child Birth to 26 years
Treatments Covered	Sickness and Injury
Pre-Existing Condition Limitation	Waived during a member's initial eligibility; 3 month look back period, 12 month exclusion period, Continuity of Coverage; applies to late entrants only

PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: **http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm**
- Benefits are paid directly to the insured when they need it most and can be used however they choose: to help pay for out- of- pocket medical expenses like co-pays and deductibles or for non-medical expenses such as childcare, transportation.
- **Carrot:** Provides employees with access to education and support for family building, fertility, urology, maternity, parenting support, menopause and low testosterone, postpartum support, and more.
- **Wellthy:** Personalized caregiving resources, coaching, and community to help navigate any caregiving journey for oneself or your loved ones.
- Portability allows the employee to take the coverage with them even if employment has ended. An insured must port coverage prior to age 70.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements may apply.

- Must be admitted to a hospital for at least 20 hours. Hospital Admission & Hospital ICU Admission benefits are not payable on the same day.
- Hospital Confinement & Hospital ICU confinement benefits are not payable on the same day. Hospital/ICU confinement benefits are not payable on the same day as Hospital/ICU admission benefit.
- **Hospital Short Stay** - Must be held in a hospital for observation or treatment for a period of 8 to 19 hours. Hospital Short Stay is not payable on the same day as Hospital/ICU Admission or Hospital/ICU Confinement.
- **Child Organized Sport** - Benefit is paid if the covered hospitalization occurred while your covered child (ages 18 and younger) is participating in an organized sport that is governed by an organization and requires formal registration to participate. This benefit is only payable if child coverage is included on the plan.
- **Infertility Hospital Stay** - The infertility hospital stay must be due to one of the following procedures:

  a) Removal of uterine fibroids, polyps, uterine septum, endometriosis tissue, or fallopian tube scar tissue;

  b) Varicocelectomy;

  c) Egg retrieval for the purpose of artificial insemination and in vitro fertilization.
- **Newborn Increased Admission/Confinement Benefit** - Percentage increase applies to a newborn's ICU admission and ICU confinement benefits when admitted to the neonatal intensive care unit (NICU).
- **Newborn Nursey Care** - Benefit is paid each day your newborn is confined to a hospital immediately following birth. This benefit is not payable any day another benefit is payable for your newborn baby.

(continued)

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IMPORTANT NOTES (continued)

- Dependent insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or home confined. Coverage is postponed until the day after the date of his or her discharge from such facility or his or her home confinement ends.
- Waiver of premium is included with Hospital Indemnity coverage.
- Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.