



A BENEFITS PACKAGE FOR LIVE NATION EMPLOYEES AND THEIR FAMILIES



As a member of the **Live Nation family**, you play an essential role in bringing entertainment to life with live shows that create lifelong memories for our customers.

In turn, Live Nation is committed to providing you and your family with a package of benefits that can help you live a healthy life - and help when life takes some unexpected twists and turns.

These benefits can help you get well, stay well - and keep health expenses in line. So, you can stay focused on life's special moments and create memories that last a lifetime.

WHAT IS IT?

The **Group Limited Indemnity (GLI)**¹ insurance pays a fixed benefit amount for a set number of days that can be used for certain medical expenses, due to sickness or injury. The plan is offered guaranteed issue, with optional dependent coverage.

Note: Group Limited Indemnity is NOT major medical insurance or comprehensive health coverage.

The **Minimum Essential Coverage (MEC)**² covers 100% of the cost of certain preventive services, when delivered by a network provider. These services are approved by the Centers for Medicare and Medicaid Services (CMS). For a full list, [view MEC Covered Services pdf](#).

The package also includes the following non-insurance benefits³: NBFSA prescription drug plan, access to the First Health PPO Network, MDLIVE telehealth visits, SupportLinc EAP, StuLo debt relief and financial wellness services, and myeWellness online health and wellness tools.

The Group Limited Indemnity benefit is not intended to replace any comprehensive medical coverage you may have, but can be purchased in addition to your other coverages.

YOUR PLAN AT A GLANCE

Group Limited Indemnity Insurance:

- Hospital indemnity benefits
- Surgery benefits
- ER benefits for sickness and injury
- Office visit benefits
- Diagnostic testing benefits

Minimum Essential Coverage:

- Preventive health services for
- Adults
 - Women
 - Children

Non-insurance benefits:

- Prescription benefits
- Access to a PPO network
- Telehealth visits
- Employee Assistance Program
- Debt release/financial wellness
- Online health and wellness tools

HOW DOES IT HELP ME?



Helps manage health expenses:

The GLI plan provides a set benefit amount/maximum to help with cost of hospital stays, surgeries, ER visits, physician's office visits and diagnostic services.



Helps protect physical and financial wellness:

The GLI plan helps with certain health expenses. The MEC plan helps cover certain preventive services and screenings, while the non-insurance benefits help support health and wellbeing.

¹ Group Limited Indemnity is underwritten by the Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut. 06032.

² MEC plans are PPACA compliant.

³ Beazley does not underwrite the MEC plan or the non-insurance benefits.

GROUP LIMITED INDEMNITY INSURANCE POLICY + MINIMUM ESSENTIAL COVERAGE



WHAT'S COVERED?

GROUP LIMITED INDEMNITY (GLI) ¹ BENEFITS		
Definition	Benefit Amounts and Maximums	
	Plan 1	Plan 2
Hospital Indemnity Benefits		
Hospital Confinement For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (not less than a day) Note: Maternity benefit is payable as any other illness for both mother and child.	\$250 per insured, per day 60 days per insured, per year	\$500 per insured, per day 60 days per insured, per year
Hospital Intensive Care Unit (ICU) For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)	NONE	\$750 per insured, per admission 30 days per insured, per year
Hospital Admission Lump sum benefit for a hospital admission, due to sickness or injury Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU.	\$1,000 per insured, per admission 1 admission per insured, per year	\$1,000 per insured, per admission 2 admissions per insured, per year
Surgery Benefits		
Inpatient Surgery For inpatient surgery in a hospital, due to sickness or injury	\$500 per insured, per day 1 day per insured, per year	\$500 per insured, per day 1 day per insured, per year
Outpatient Surgery For outpatient surgery in hospital or freestanding surgery center, due to sickness or injury	\$200 per insured, per day 2 days per insured, per year	\$200 per insured, per day 2 days per insured, per year
Anesthesia For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist Note: Not paid for Outpatient Minor Surgery	\$100 per insured, per day 2 days per insured, per year	\$100 per insured, per day 2 days per insured, per year
Emergency Room Benefits		
ER for Sickness For treatment in an ER due to sickness	\$200 per insured, per day 3 days per insured, per year	\$350 per insured, per day 3 days per insured, per year
ER for Accidental Injury For treatment in an ER due to injury (treatment must occur within 72 hours of the accident)	\$175 per insured, per day 3 days per insured, per year	\$250 per insured, per day 3 days per insured, per year
Office Visit Benefits		
Physician's Office/Urgent Care For services rendered by a physician at physician's office or urgent care facility	\$60 per insured, per day 6 days per insured, per year	\$70 per insured, per day 6 days per insured, per year
Wellness Visits For physician office visits for routine physical exams and well baby care, including immunizations for infectious diseases	\$100 per insured, per day 3 days per insured, per year	\$100 per insured, per day 3 days per insured, per year
Diagnostic Testing Benefits		
Outpatient Diagnostic Lab For lab test, ordered by a physician	\$25 per insured, per day 3 days per insured, per year	\$25 per insured, per day 3 days per insured, per year
Outpatient Diagnostic X-Ray For x-ray, ordered by a physician	\$50 per insured, per day 1 day per insured, per year	\$50 per insured, per day 1 day per insured, per year
Outpatient Major Diagnostic Testing For major diagnostic testing, ordered by a physician	\$200 per insured, per day 1 day per insured, per year	\$200 per insured, per day 1 day per insured, per year

Refer to the GLI Master Policy and Certificate for all terms, conditions, exclusions and limitations.

GROUP LIMITED INDEMNITY INSURANCE POLICY + MINIMUM ESSENTIAL COVERAGE



MINIMUM ESSENTIAL COVERAGE (MEC)² BENEFITS

Definition	Plan 1	Plan 2
<p>Preventive Benefits</p> <p>Covers 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network.</p> <p>Services include but are not limited to:</p> <ul style="list-style-type: none"> • For Adults: Screenings for blood pressure, cholesterol and colon cancer, plus immunizations. • For Women: Screenings for breast cancer, cervical cancer and osteoporosis, plus pregnancy services • For Children: Immunizations, plus screenings for child development, vision and hearing <p>For a full list, view MEC Covered Services pdf.</p>	INCLUDED	INCLUDED

NON-INSURANCE BENEFITS³

Definition	Plan 1	Plan 2
<p>NBFA Prescription Plan</p> <p>Tiered pricing plan offers a preferred drug formulary with 4 pricing tiers. Non-formulary drugs are available with discounts averaging \$78 per prescription or 67% of U&C</p>	Tier 1: \$0 Tier 2: \$10 or less Tier 3: \$25 or less Tier 4: \$50 or less	Tier 1: \$0 Tier 2: \$10 or less Tier 3: \$25 or less Tier 4: \$50 or less
<p>First Health PPO Network</p> <p>Access to credentialed in-network providers at 5,000 hospitals, 90,000 ancillary facilities, 550,000 professional providers and 1 million health care service locations</p>	\$10 Prepay at in-network physicians and urgent care	\$10 Prepay at in-network physicians and urgent care
<p>MDLive Telemedicine</p> <p>Access to board certified doctors through large telehealth network, available 24/7/365</p>	\$0 co-pay Unlimited visits	\$0 co-pay Unlimited visits
<p>SupportLinc Employee Assistance Plan</p> <p>Comprehensive program staffed by professional, licensed counselors, available 24/7/365 (video and web chat also available)</p>	3 sessions per presenting issue	3 sessions per presenting issue
<p>StuLo Debt Relief & Financial Wellness</p> <p>Financial wellness benefits focused on student loan debt relief (includes private student loan refinancing marketplace, financial coaching, credit repair and identify theft protection)</p>	INCLUDED	INCLUDED
<p>myWellness online health & wellness tools</p> <p>Online access to fitness and exercise plans, diet and nutrition plans, a health risk assessment, and articles, resources, and tools for health and wellness</p>	INCLUDED	INCLUDED

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HOW MUCH DOES IT COST?

The grid identifies the premium amount, based on the plan option you choose and whether you cover family members.

Illustrated rates include Beazley GLI premium, plus fees for MEC and non-insurance benefits (PPO, telehealth, prescription plan, EAP, and wellness services). The MEC/non-insurance benefits are not insurance; they are not offered or underwritten by Beazley.

Coverage type	Plan 1	Plan 2
EE only	\$121.21	\$140.21
EE + Spouse	\$206.73	\$244.73
EE + Child(ren)	\$174.07	\$204.07
Family	\$259.81	\$308.81

GROUP LIMITED INDEMNITY INSURANCE POLICY + MINIMUM ESSENTIAL COVERAGE



HOW DOES IT WORK?

HOW DO I USE THE ID CARD FOR GLI BENEFITS?

At time of service, you will present the ID card to your medical service provider to indicate you have coverage. You will also assign benefits to the provider, who will submit an itemized bill to the insurer on your behalf (no claim forms are necessary). The claim will be processed, and once approved benefits will be paid to the provider.

HOW DO I USE THE PREVENTIVE HEALTH BENEFITS COVERED BY THE MEC BENEFITS?

You will locate in-network providers. When you make an appointment, you will confirm they participate in the MEC program. When you receive services, you will present the ID card, and the provider will bill the plan for the cost of your care. (Note: MEC services are only free when delivered by a provider in your plan's network)

For a full list of covered preventive health services for adults, women and children, view [MEC Covered Services pdf](#).

HOW DO I LOCATE AN IN-NETWORK PROVIDER?



FirstHealth is a comprehensive network of more than 550,000 in-network providers around the U.S. To locate providers by type or zip code, visit firsthealthlbp.com or call 1-800-226-5116 (M-F, 8a-8p ET).

First Health is a brand name of First Health Group Corp., an indirect, wholly owned subsidiary of Aetna Inc. Cofinity is a brand name of Aetna Inc. The services offered under the Cofinity brand are offered by Cofinity, Inc. and/or other Aetna subsidiaries or Aetna contracted parties. Aetna is a brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.

WHEN WOULD I USE THE TELEHEALTH SERVICES?



MDLive Telemedicine's board-certified physicians have expertise in primary care, pediatrics and family medicine. They can help right away with cold and flu symptoms, allergies, respiratory infections, skin problems and other non-emergency medical issues. You can contact them to see a doctor from the comfort of home or while on vacation.

For more information or to access other non-insurance services, see the Welcome Kit that you will receive after you enroll in the Live Nation benefit plan.

WHO IS THE GROUP LIMITED INDEMNITY INSURER?

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.

BEAZLEY BENEFITS

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Group Limited Indemnity 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. 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.

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