

# Ready for whatever's down the line.

## Group Limited Indemnity (GLI)\* Insurance Policy

Life is full of ups and downs, twists and turns. You never know what's coming down the line.

It could be an illness or injury that lands you in the hospital. Or you might need help with day-to-day health care needs. Covering your basic health care needs helps support your physical – and financial – wellness.

Thanks to your employer, you have an insurance policy that can help keep your health expenses in line. So, you stay physically well – and fiscally fit.

### What is Group Limited Indemnity insurance?

The Group Limited Indemnity insurance policy pays certain medical expenses at a specific benefit amount for a limited number of days, as defined by your plan.

You may opt for coverage for your spouse or child(ren). You are eligible for this coverage (regardless of your health status), and you do not have to answer any medical questions to qualify for coverage.

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

### How does it help me?

#### Helps protect financial wellness:



Health expenses can take a bite out of your budget. Group Limited Indemnity insurance can help by providing a set benefit amount for certain medical expenses.

#### Helps manage health expenses:



The plan pays a fixed dollar amount, based on your plan. For example, if you are hospitalized with pneumonia, the plan pays a specific benefit amount per day of your hospital confinement, up to a specific number of days.

### How does it work?



#### Why do I need GLI?

# 54%

of U.S. adults have delayed health care, because they can't afford it.<sup>1</sup>

# 40%

of employees say they have trouble paying medical bills or affording premiums.<sup>2</sup>

1 PwC Health Research Institute: *Medical Cost Trend*, 2018  
2 Kaiser Family Foundation/LA Times: *Employer Health Benefits Survey*, 2019

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# Group Limited Indemnity (GLI) Insurance Policy

## What are the specific plan benefits?

Definition	Benefit amount/maximum	
	Plan 1	Plan 2
<b>Hospital indemnity benefits</b>		
<b>Hospital Confinement</b> For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day) Note: Maternity benefit is payable as any other illness for both mother and child. Hospitalization for Mental/Nervous and Substance Abuse treated as any other illness. No benefits are payable for Outpatient Treatment or Rehabilitation.	<b>\$300 per insured, per day</b> <b>30 days per insured, per year</b>	<b>\$500 per insured, per day</b> <b>30 days per insured, per year</b>
<b>Hospital Admission</b> 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.	<b>\$1000 per insured, per admission</b> <b>1 admission per insured, per year</b>	<b>\$1,500 per insured, per admission</b> <b>1 admission per insured, per year</b>
<b>Hospital Intensive Care Unit</b> For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)	<b>\$600 per insured, per day</b> <b>30 days per insured, per year</b>	<b>\$1000 per insured, per day</b> <b>30 days per insured, per year</b>
<b>Surgery benefits</b>		
<b>Inpatient Surgery</b> For inpatient surgery in a hospital, due to sickness or injury	<b>\$1000 per insured, per day</b> <b>1 day per insured, per year</b>	<b>\$2,000 per insured, per day</b> <b>1 day per insured, per year</b>
<b>Outpatient Major Surgery</b> For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury	<b>\$500 per insured, per day</b> <b>1 day per insured, per year</b>	<b>\$1,000 per insured, per day</b> <b>1 day per insured, per year</b>
<b>Outpatient Minor Surgery</b> For minor outpatient surgery in hospital or freestanding surgery center, due to sickness or injury	<b>\$150 per insured, per day</b> <b>1 day per insured, per year</b>	<b>\$150 per insured, per day</b> <b>1 day, per insured, per year</b>
<b>Anesthesia</b> For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist Note: Not paid for Outpatient Minor Surgery.	<b>\$300 per insured, per day</b> <b>1 day per insured, per year</b>	<b>\$300 per insured, per day</b> <b>1 day per insured, per year</b>
<b>Lab, x-ray, and diagnostic testing benefits</b>		
<b>Outpatient Diagnostic Lab</b> For lab test, ordered by a physician	<b>\$25 per insured, per day</b> <b>3 days per insured, per year</b>	<b>\$25 per insured, per day</b> <b>3 days per insured, per year</b>
<b>Outpatient Diagnostic X-ray</b> For x-ray, ordered by a physician	<b>\$50 per insured, per day</b> <b>1 day per insured, per year</b>	<b>\$50 per insured, per day</b> <b>1 day per insured, per year</b>
<b>Outpatient Major Diagnostic Testing</b> For major diagnostic testing, ordered by a physician	<b>\$100 per insured, per day</b> <b>1 day per insured, per year</b>	<b>\$100 per insured, per day</b> <b>1 day per insured, per year</b>
<b>Emergency room and physician's office/urgent care benefits</b>		
<b>ER for Sickness</b> For treatment in an ER due to sickness	<b>\$100 per insured, per day,</b> <b>1 day per insured, per year</b>	<b>\$150 per insured, per day,</b> <b>1 day per insured, per year</b>
<b>Physician's Office/Urgent Care</b> For services rendered by a physician at physician's office or urgent care facility	<b>\$65 per insured, per day</b> <b>6 days per insured, per year</b>	<b>\$80 per insured, per day</b> <b>6 days per insured, per year</b>
<b>Wellness Visit</b> For physician office visits for routine physical examinations and well baby care, including routine immunizations for children 6 days - 18 years	<i>Adults (18+ years) :</i> <b>\$125 per insured, per day</b> <i>Children (6 days - 18 years):</i> <b>\$100 per insured, per day</b> <b>1 day per insured, per year</b>	<i>Adults (18+ years) :</i> <b>\$125 per insured, per day</b> <i>Children (6 days - 18 years):</i> <b>\$100 per insured, per day</b> <b>1 day per insured, per year</b>

Definition	Benefit amount/maximum	
	Plan 1	Plan 2
<b>Prescription benefits</b>		
<b>Prescription Drug</b> For a prescription drug, dispensed by a pharmacy	None	\$20 per insured, per day 12 days per insured, per year
<b>Other benefits</b>		
<b>Skilled Nursing Care Facility</b> For confinement in a Skilled Nursing Care Facility within 14 days of hospital confinement of at least 3 days	\$100 per insured, per day 10 days per insured, per year	\$100 per insured, per day 10 days per insured, per year
<b>Riders</b>		
<b>Accident Rider</b> For treatment of an accident within 72 hours of incurred date	\$150 in Urgent Care \$500 in ER \$750 in hospital per insured, per day 1 day per year	\$150 in Urgent Care \$500 in ER \$750 in hospital per insured, per day 1 day per year
<b>Non-insurance services</b>		
<b>FirstHealth PPO</b> Access to 550,000 credentialed in-network providers at 5,000 hospitals and 90,000 ancillary facilities	Included	Included

*FirstHealth PPO is not insurance. It is not offered or underwritten by Beazley.*

### How much does the plan cost?

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

Coverage type	Monthly premium amount	
	Plan 1	Plan 2
Employee	\$49.95	\$79.95
Employee + Spouse	\$97.40	\$157.40
Employee + Child(ren)	\$78.40	\$126.40
Family	\$125.90	\$203.90

Includes Beazley GLI premium and fees for FirstHealth PPO access.  
 NOTE: Non-insurance services are not offered or underwritten by Beazley.

## How do I submit a claim?

1. At time of service, present the ID card.
2. Assign benefits to your provider.
3. Provider submits an itemized bill on your behalf to address below.  
No claim form necessary.

### By Mail:

Beazley Insurance Company, Inc.  
Administered by The Loomis Co.  
P.O. Box 7011  
Wyomissing, PA 19610-6011

### By Email:

beazleyclaims@loomisco.com

## 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  
8500 Normandale Lake Blvd | Suite 955  
Minneapolis, MN 55437 USA

[www.beazley.com/beazley-benefits](http://www.beazley.com/beazley-benefits)

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.

