

# Ready for whatever's down the line.

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

You never know what's coming down the line. It could be an illness or injury that lands you in the hospital or an accident that sends you to the ER or urgent care. Group Limited Indemnity (GLI) insurance from Beazley Benefits can help keep your health expenses in line.

### What is Group Limited Indemnity insurance?

The Group Limited Indemnity insurance policy helps cover the cost of certain medical expenses (incurred due to accident or sickness), at a specific benefit amount for a limited number of days per year, when you receive covered services. You may opt for coverage for your spouse or child(ren), 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.

#### Group Limited Indemnity Benefits and Definitions

##### Benefit amount/maximum

All amounts are payable per insured per day, up to a maximum number of days per insured per year

#### Inpatient hospitalization benefits

##### Hospital Confinement

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.

**\$1,000**  
**30 days**

##### 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.

**\$2,000**  
**1 day**

##### Hospital Intensive Care Unit

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.

**\$1,250**  
**10 days**

#### Surgery benefits

##### Inpatient Surgery

For inpatient surgery in a hospital, due to sickness or injury

**\$1,000**  
**2 days**

##### Outpatient Major Surgery

For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury

**\$500**  
**1 day**

##### Anesthesia

For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist

Note: Not paid for Outpatient Minor Surgery

**\$300**  
**1 day**

#### Emergency room benefits

##### ER for Sickness

For treatment in an ER due to sickness

**\$100**  
**2 days**

##### ER for Accidental Injury

For treatment in an ER due to injury (treatment must occur within 72 hours of the accident)

**\$150**  
**2 days**

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

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## Group Limited Indemnity Benefits and Definitions (Continued)

### Benefit amount/maximum

All amounts are payable per insured per day, up to a maximum number of days per insured per year

### Ambulance benefits

#### Ground or Water Ambulance

For transport by a licensed, professional ground or water ambulance company to or from a hospital

**\$500**

**2 days**

#### Air Ambulance

For transport by a licensed, professional air ambulance company to or from a hospital

**\$1,500**

**1 day**

## How much does it cost?

The grid below identifies the rates, based on whether you want to cover family members.

Coverage type	Monthly Rates
Employee	\$66.65
Employee + Spouse	\$136.93
Employee + Child(ren)	\$120.12
Family	\$199.64

## Contact Us

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[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 AHGLIMM0001**.

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.

Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.

