

**MORE ABOUT**

***HOSPITAL SELECT*<sup>®</sup> II**

HOSPITAL INDEMNITY INSURANCE



# ABOUT *HOSPITAL SELECT*® II HOSPITAL INDEMNITY INSURANCE

## HELPING YOU PREPARE FOR THE UNEXPECTED

A hospital stay shouldn't jeopardize the future you've worked so hard to build. *Hospital Select II* hospital indemnity insurance pays a cash benefit that can be used to help cover deductibles, lost income due to missed work, and other expenses that may arise as the result of a hospitalization.

## Highlights of *Hospital Select II*



**BENEFITS FOR  
ALL TYPES OF  
WORKERS**



**AVAILABLE FOR  
ELIGIBLE FAMILY  
MEMBERS**



**NO CO-INSURANCE,  
CO-PAYS, OR  
DEDUCTIBLES**



**NO HEALTH  
QUESTIONS,  
EXAMS, OR BLOOD  
TEST**



**PAYROLL-DEDUCTED  
PREMIUMS<sup>1</sup>**



**PAYS ON TOP OF  
OTHER INSURANCE**



**NO PRE-EXISTING  
CONDITION LIMITS**

See "Your Hospital Indemnity Benefits" for more details

<sup>1</sup> Minimum payroll-deducted premium of \$10 per month for employee insurance benefits.

This is a brief summary of *Hospital Select*® II hospital indemnity insurance policy **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy Form Series TMH10NJ-0118 and TCH10NJ-0118. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.(H)

**THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**

# ***HOSPITAL SELECT*<sup>®</sup> II** **HOSPITAL INDEMNITY INSURANCE**



## ***Hospital Select*<sup>®</sup> II Hospital Indemnity Insurance** **Limitations and Exclusions: What Doesn't Qualify**

Confinement for the same or related condition within 90 days of discharge will be treated as a continuation of the prior confinement. Successive confinements separated by more than 90 days will be treated as a new and separate confinement.

No benefits under this contract will be payable as the result of the following:

- Suicide or attempted suicide
- Intentionally self-inflicted injury
- Rehabilitative care and treatment or rest care
- Immunization shots and routine examinations such as: physical examinations, mammograms, pap smears, immunizations, flexible sigmoidoscopy, prostate-specific antigen tests, and blood screenings
- Routine newborn care
- Hospital confinement of a newborn child following the child's birth, unless the newborn child is being treated for accidental injury or sickness
- An insured person's abortion, except for medically necessary abortions performed to save the mother's life
- Treatment of mental or emotional disorder
- Treatment of alcoholism or drug addiction
- An insured being intoxicated or under the influence of any narcotic unless administered on the advice of a physician
- Dental care or treatment, except for such care or treatment due to accidental injury to sound, natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly
- Sex change, reversal of tubal ligation, or reversal of vasectomy
- Artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications, or physician's services, unless required by law



## **Hospital Select® II Hospital Indemnity Insurance Limitations and Exclusions: What Doesn't Qualify**

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- An insured's commission of or attempt to commit a felony or the insured's engagement in an illegal occupation
- Aviation except as a fare-paying passenger on a regularly scheduled airline
- Any loss incurred on active duty status in the armed forces. (If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception.)
- Involvement in any war or act of war, whether declared or undeclared participation in a riot or insurrection

### **CONVERSION OPTION**

If an employee loses eligibility for this insurance for any reason other than fraud or nonpayment of premiums or termination of the group master policy, they will have the option to convert this group insurance to an individual hospital indemnity policy by submitting an application and the first month's premium to us within 31 days after loss of eligibility. We will bill the employee directly once we receive notification to continue insurance.

### **TERMINATION OF INSURANCE**

The insurance terminates on the earliest of:

- The insured's death
- The premium due date when we fail to receive a premium, subject to the grace period
- The date the employee requests the insurance to be canceled, or the date the request is received, whichever is later
- The date the policy terminates
- The date the insured ceases to be eligible for insurance

Dependent insurance ends on the earliest of:

- The date the insured employee's insurance terminates
- The date the dependent no longer meets the definition of a dependent
- The date of the dependent's death
- The premium due date when we fail to receive a premium, subject to the grace period
- The date the employee requests the dependent's insurance to be canceled, or the date the request is received, whichever is later
- The date the policy is modified so as to exclude dependent insurance

The insurance company has the right to terminate the insurance of any insured who submits a fraudulent claim.

Termination will not impact any claim which begins before the date of termination.

### **OTHER INSURANCE WITH US**

An employee can only have one hospital indemnity policy or certificate with us. If a person already has hospital indemnity insurance with us, such person is not eligible to apply for this insurance.