

MORE ABOUT

***HOSPITAL SELECT*[®] III**

HOSPITAL INDEMNITY INSURANCE



Your Hospital Indemnity Benefits

Hospital Select III hospital indemnity insurance pays employees a cash benefit to help cover costs associated with a hospital stay. *Hospital Select III* is a voluntary policy intended to supplement the major medical insurance in your benefits package. The following benefits are included in your plan option(s). Unless otherwise noted, all benefits and maximums are per insured person.

DAILY IN-HOSPITAL INDEMNITY BENEFIT	PLAN OPTION 1
Pays each day an insured person is confined to a hospital as the result of a covered accident or sickness.	Day 1 Benefit: 1000 Day 2 Benefit: 50
Calendar Year Maximum	31 days per confinement

Your Hospital Indemnity Benefits

PLAN OPTION 1 : WEEKLY RATES <i>HOSPITAL SELECT III</i>				HIP-HS3- HSA.2023.01.PROD,SHARED,AWS.NJ.0.0.OVR.D8
AGE	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND CHILD(REN)	EMPLOYEE, SPOUSE, AND CHILD(REN)
All Ages	\$1.89	\$3.91	\$2.73	\$4.41

The illustrated rates DO contain a pre-existing condition limitation.

The above rates are quoted for groups with 102 eligible lives. Should this plan design sell and the submitted group size is different, rates may be different.

Issue State: New Jersey

Rate generation date: January 11, 2024

SIC Code: 8051

*** HSA Compatible - Based on its understanding of available guidance, Transamerica Life Insurance Company views the insurance benefits shown in this proposal as compatible with High-Deductible Health Plans and Health Savings Accounts. However, there is no guarantee that the relevant authorities will agree with Transamerica's understanding. Current guidance is not complete and is subject to change. Neither Transamerica nor its agents or representatives provide legal or tax advice. Accordingly, Transamerica encourages its customers to consult with and rely upon independent tax and legal advisors regarding their particular situations, the use of the products presented here with High-Deductible Health Plans and Health Savings Accounts, and the persons/dependents that may be insured under such plans and accounts.*

***HOSPITAL SELECT*[®] III** **HOSPITAL INDEMNITY INSURANCE**



***Hospital Select*[®] III 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® III Hospital Indemnity Insurance Limitations and Exclusions: What Doesn't Qualify

- 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

NORMAL PREGNANCY LIMITATION

No benefits are provided for normal pregnancy during the first 10 months this insurance is in force. Complications from pregnancy are covered the same as any other sickness.

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.