



Healthcare Indemnity Plan

Protecting family's financial security

Most employees pay a greater percentage of medical costs than ever before. On average a family with a high deductible plan will pay more than \$4,000 out-of-pocket just for medical expenses and in the case of hospitalization, it could be even more.¹ And consider the possibility of having to hire help at home, additional child care expenses or any other unexpected expenses while hospitalized.

The Healthcare Indemnity Plan (the plan)* is designed to pay cash benefits when an employee is hospitalized or receives other medical treatment covered under the plan. The plan was created with employees' needs in mind – providing convenient cash benefits with streamlined flexibility from day one.

Why this coverage makes sense

The plan is designed to be a strong supplement to existing medical coverage by filling the gaps created by rising deductibles, increasing co-payments, and higher out-of-pocket maximums. Benefits under the plan are paid directly to the employee or medical service provider and are not coordinated with any other form of insurance.



Families in high-deductible medical plans must pay more than \$2,600 out of pocket, \$4,332 on average, according to the Kaiser Family Foundation.¹

Employees enjoy the freedom to use the cash benefits as needed – to cover out-of-pocket medical expenses, everyday living expenses, or other unexpected expenses.

Plan Coverage Benefits

Benefits may vary based on plan selected

- Hospitalization
- Trips to the Emergency Room
- Ambulance services
- Hospital admission (Child birth only)
- Confinement to an Intensive Care Unit
- Hospitalization due to mental illness and substance abuse
- Physicals and other well-care exams
- Pharmacy benefits (available as either a discount or indemnity program)
- Outpatient doctor office visits
- Surgical benefits
- Diagnostic lab work, X-ray and radiology services
- Durable medical equipment
- Physical, occupational, and rehabilitative therapy
- Chemotherapy & dialysis treatments
- Private duty nursing
- Home healthcare
- CT scan
- MRI

Marketed by and administered through 5Star Life Insurance Company.

Products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI. Policy form series: NGRPHIP 5/11.

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.

¹ Brandeisky, K. Here's How Much the Average American Worker Has to Pay for Healthcare, Sept. 2015, www.time.com/money/4044394/average-health-deductible-premium

* Subject to claims processing



5Star Life Insurance Group Healthcare Indemnity Plan - Basic

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Employee Name:

Group Name:

HOSPITAL CONFINEMENT

Non Critical Care	\$500
Max number of days/year	30
Confinement due to mental illness	25%
Max number of days/year	15
Confinement for substance abuse	25%
Max number of days/year	15
Critical Care Unit	\$500
Max number of days/year	15
Recurrent Period	90 days

WELLNESS

Physical (1 per insured per year)	\$100
Mammography (2 per year)	\$100 (2)
Prostate Cancer Screen (1 per year)	\$100 (1)
Cervical Cancer Screen (1 per year)	\$100 (1)

AMBULANCE

Max days per year	1
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EMERGENCY ROOM VISIT

Sickness	\$50
Max days per year	3
Injury	\$250
Max days per year	2

HOSPITAL ADMISSION

Childbirth	\$1,500
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This is a brief summary of 5Star Life Insurance Group Healthcare Indemnity Plan underwritten by National Guardian Life Insurance Company, Madison, WI. Coverage may not be available in all jurisdictions. Limitations and exclusions apply. Refer to your policy, certificate and riders for complete details.

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