

Chubb Hospital Indemnity



Featuring

Conditional Renewability

Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

Portability

Employees can keep their coverage if they change jobs while the Policy is in force as long as they have been continuously covered for at least 12 months. Once ported, coverage will continue for 12 months as long as the Policy remains in force and premiums are paid as due. Employees may not port coverage while they are actively employed by the Policyholder.

Childbirth

Benefits for pregnancy will be covered the same as a Covered Sickness.

Composite Premium

Rates do not vary based on age.

No Coordination of Benefits

Indemnity benefits are paid regardless of any other medical coverage employees may have.

Initial Eligibility

Insured

- Active employees working at least 16 hours per week and eligible for the employer-sponsored major medical plan.
- Can match employer service wait period for benefit eligibility.
- There must be an employer-employee relationship between the group policyholder and each participant.
- Ages 18 and older

Spouse

- Ages 18 and older
- Spouse includes legally married spouse, domestic partner and civil union partner.

Children

- Ages 0 to age 26
- Child is defined as a natural child, legally adopted child, stepchild, child in the waiting period prior to finalization of adoption by you, step-child or grandchild who is dependent for federal income tax purposes.
- Dependent qualification will be determined by the state in which the Policy is issued.

Applicant must have underlying medical coverage to be eligible to apply for Hospital Indemnity Insurance for the states below:

- South Dakota

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Proposed Benefits

Chubb Hospital Indemnity for Covered Accidents and Sickness	
Plan	Custom
Hospitalization Benefits	
Hospital Admission Benefit This benefit is for admission to a hospital or hospital sub-acute intensive care unit.	\$500 Maximum Benefit Per Calendar Year: 1
Hospital Confinement Benefit This benefit is for confinement in hospital or hospital sub-acute intensive care unit.	\$100 Per Day Maximum Days Per Calendar Year: 31
Hospital Confinement ICU Benefit The benefit for confinement in a hospital intensive care unit.	\$200 Per Day Maximum Days Per Calendar Year: 10
Newborn Nursery Benefit This benefit is payable for an insured newborn baby receiving newborn nursery care and who is not confined for treatment of a physical illness, infirmity, disease or injury.	\$50 Per Day Maximum Days per Confinement - Normal Delivery: 2 Maximum Days per Confinement - Caesarean Section: 4

Additional Provisions	
Pre-Existing Conditions Limitation	None