

AssurityBalance® DefinedMED Portfolio

Hospital Indemnity Insurance Policies

DefinedMED BASIC

The **BASIC** plan, in one to four units, is solid defined benefit protection for a variety of inpatient and outpatient procedures. Plan designs range from flexible supplemental coverage to solid, cost-effective and rate-stable stand-alone alternatives. The **BASIC** plan may appeal to individuals with certain pre-existing conditions and/or limited resources to allocate to health insurance. **All DefinedMED** products provide benefits in addition to your clients' other insurance policies' benefits.

DefinedMED Super Supp

Super Supp can help fill gaps in modern Health Savings Account (HSA) qualified high-deductible health plans, and at the same time, it's affordable to almost everyone! **Super Supp** is **loaded** with value-added benefits (subject to the pre-existing condition clause) not seen in other supplemental plan designs, yet remains extremely affordable, even in "full family" applications.

Product Highlights

Issue Ages	18 through 63, age last birthday Age banding: 18–24; 25–29; 30–34; 35–39; 40–44; 45–49; 50–54; 55–59; 60–63
Hospital Confinement Benefit	\$250 – \$1,000 (see grid below)
Rates	Male/female; non-tobacco/tobacco; standard/sub-standard
Benefits	Vary by units (see grid)
Renewability	Guaranteed renewable to age 65
Optional Riders (additional premium)	Accident Only Disability Income Benefit Rider, Cancer Benefit Rider, Critical Illness Benefit Rider, First Hospital Confinement Benefit Rider

DefinedMED BASIC					
BENEFIT	1 UNIT	2 UNITS	3 UNITS	4 UNITS	MAXIMUM BENEFIT*
Hospital Confinement	\$250/day	\$500/day	\$750/day	\$1,000/day	\$365,000
ICU (maximum of 20 days during any one period of confinement)	\$500/day	\$1,000/day	\$1,500/day	\$2,000/day	\$40,000
Surgical (per procedure)	Up to \$2,000 x schedule %	Up to \$4,000 x schedule %	Up to \$6,000 x schedule %	Up to \$8,000 x schedule %	\$8,000
Anesthesia (per procedure)	25% of surgical benefit paid				\$2,000
Private Duty Nursing (maximum of 30 days per calendar year)	\$25/day	\$50/day	\$75/day	\$100/day	\$3,000
Critical Illness First Diagnosis (once per lifetime for heart attack, stroke and cancer)	\$1,000	\$2,000	\$3,000	\$4,000	\$4,000
First Hospital Confinement (per calendar year)	\$1,250 max. \$125 – days 1 & 2 \$250 – days 3-6	\$2,500 max. \$250 – days 1 & 2 \$500 – days 3-6	\$3,750 max. \$375 – days 1 & 2 \$750 – days 3-6	\$5,000 max. \$500 – days 1 & 2 \$1,000 – days 3-6	\$5,000
Accidental Death and Dismemberment (primary insured only)	\$12,500	\$25,000	\$37,500	\$50,000	\$50,000
Post-Confinement Therapy • Radiation therapy, chemotherapy • Physical therapy, speech therapy, occupational therapy	\$125/day \$62.50/day	\$250/day \$125/day	\$375/day \$187.50/day	\$500/day \$250/day	\$50,000
(maximum of 100 days per calendar year)					
Emergency Accident (maximum of 4 times per insured category,** per calendar year)	\$100	\$200	\$300	\$400	\$1,600
Diagnostic (once per insured category,** per calendar year)	\$200 for covered procedures or tests				\$200
Wellness (once per insured category,** per calendar year)	\$50 and/or \$100 , for covered procedures or tests				\$150

DefinedMED SUPER SUPP	
BENEFIT	
NA	
\$1,000/day	
NA	
NA	
NA	
\$5,000	
\$5,000 max. \$500 – days 1 & 2 \$1,000 – days 3 - 6	
NA	
NA	
NA	
\$200 for covered procedures or tests	
\$50 and/or \$100 , for covered procedures or tests	

*For four units, per calendar year per insured person, unless otherwise specified.

**Insured categories are the insured person, the insured person's spouse, and/or all of the primary insured's dependent children.

AssurityBalance® *DefinedMED* Portfolio

Hospital Indemnity Insurance Policies and Supplements

Riders that can provide valuable supplemental benefits are available with the *DefinedMED* BASIC and Super Supp policies!

Accident Only Disability Income Benefit Rider – pays you a monthly benefit ranging from \$300 through \$1,000 if you are totally disabled due to an accidental injury.

Cancer Benefit Rider – pays you 100 percent of the \$10,000 or \$20,000 benefit amount selected if you are diagnosed with invasive cancer or 25 percent if carcinoma in situ (non-invasive cancer), once in a lifetime. If you receive the partial benefit for carcinoma in situ, you are eligible to receive the remaining 75 percent of the benefit if you are diagnosed with invasive cancer. This rider has a 30-day waiting period.

Critical Illness Benefit Rider – pays \$10,000 or \$20,000 benefit for the first-ever diagnosis of heart attack or stroke. This rider has a 30-day waiting period.

First Hospital Confinement Benefit Rider – pays a benefit according to the number of days spent in a first hospital confinement each year. The benefit amount will be \$500 per day for days one and two, increasing to \$1,000 per day for days three through six.

Taxpayers should seek advice based on their particular circumstances from an independent tax advisor.

***DefinedMED* Hospital Indemnity Insurance benefits and riders provide limited benefits, and are not intended to pay all medical costs.** Policy availability, features and rates may vary by state. **FOR INFORMATION ONLY.** This is not a contract, an outline of coverage or an offer to purchase or sell. Benefits are subject to policy terms, conditions and limitations. A complete description of benefits is contained in the policy.

Policy Form Nos. I H0750, I H0755. Rider Form Nos. R I0751, R I0752, R I0753, R I0754.

