



A little help when you're not 100%.

Hospital Indemnity Insurance

Roanoke College

Hospital Indemnity Insurance which we call Hospital Cash Benefits provides financial support for each day you or your dependent stays in the hospital. This coverage can help alleviate the financial burden during a hospital stay, allowing you to focus on your recovery rather than worrying about unexpected expenses.

What are Hospital Cash Benefits?

To support your financial well-being, your company is offering Hospital Cash Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. This benefit offers cash payments if you're admitted to the hospital due to illness or injury. The payments can help offset the costs associated with a hospital stay and give you flexibility to use the money where you need it most. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- Hospital Admission Fees
- Lodging for Family
- Transportation
- Recovery Support Services

Our Hospital Benefits provide financial support for hospital stays. Here are some commonly covered benefits.

Benefit	Amount	
	Plan 1	Plan 2
First Day Hospital Confinement	\$500	\$1,000
Daily Hospital Confinement	\$100	\$200
First Day ICU Confinement	\$1,000	\$2,000
Daily ICU Confinement	\$200	\$400
Newborn Routine Hospital Care	\$250	\$250

How Hospital Cash Benefits work:

Samantha's Story¹

Samantha was excited about the arrival of her first child, but her delivery didn't go as planned. Complications led to an unexpected C-section and a longer-than-expected hospital stay. While her health insurance covered a portion of the medical costs, the extra days in the hospital added up quickly.

Luckily, Samantha had enrolled in Hospital Indemnity Insurance during open enrollment. The plan paid a set cash benefit for each day she was in the hospital, which she used to help with medical bills, childcare, and even groceries while she recovered at home.

Thanks to her hospital indemnity coverage, Samantha had one less thing to worry about during a stressful time.

Here's how you and your family can benefit from this coverage if something happens to you:

Service	Hospital Cash Benefits Plan Pays
First Day Hospital Confinement	\$1,000
Daily Hospital Confinement	\$200
Total	\$1,200



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THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Hospital Indemnity Form Series includes GBD-2800, GBD-2900 or state equivalent

¹This case illustration is fictitious and for illustrative purposes only.

Hospital Indemnity (HI) Insurance

Hospital Indemnity Benefits – The Hartford's Hospital Indemnity plan(s) will pay a scheduled benefit for hospital¹ confinement that occurs for a covered person while insurance is in effect. Additional benefits for certain services or treatments may also be available, if described below. All benefits are subject to applicable policy limitations and exclusions. State specific variations may apply to the benefits shown below.

HSA Compatibility – The IRS limits the types of supplemental insurance that an individual who participates in a Health Savings Account (HSA) may have, while still maintaining the tax-exempt status of HSA contributions. The Hartford offers plan designs that are designed to be HSA compatible. However, in any circumstance, please consult a tax and/or legal advisor to determine which supplemental insurance may be purchased by employees who participate in a HSA. Plan design(s) that are designed to be HSA compatible are indicated below.

Policy Information		
Class Description(s)	All Active Full-time Employees	
Min. Hours for Active Work	20 hours per week	
Plan Options	Plan 1, Plan 2	
Plan Choice	The policyholder may select one plan design to offer to employees	
Underwriting Type	Guaranteed issue for all covered persons	
Benefit Accrual Period	Policy Year	
Dependent Coverage	Available	
Dependent Benefit Amounts	Dependent benefit amounts are the same as employee benefit amounts unless otherwise noted	
Plan Information		
	Plan 1	Plan 2
Coverage Type	24 Hour	24 Hour
Covered Events	Illness and Injury	Illness and Injury
Pregnancy Coverage ⁵ (SAAOI – Same as Any Other Illness)	SAAOI	SAAOI
Pre-Existing Condition Limitation	Not Included, Day 1 Coverage	Not Included, Day 1 Coverage
HSA Compatible	Yes	Yes
Benefit(s)		
	Plan 1	Plan 2
First Day Hospital Confinement	\$500; Up to 2 days/year	\$1,000; Up to 2 days/year
Daily Hospital Confinement	\$100; Up to 30 days/year	\$200; Up to 30 days/year
First Day ICU Confinement	\$1,000; Up to 2 days/year	\$2,000; Up to 2 days/year
Daily ICU Confinement	\$200; Up to 30 days/year	\$400; Up to 30 days/year
Newborn Routine Hospital Care	\$250; Once/Live Birth	\$250; Once/Live Birth
Additional Features & Services		
Continuity of Coverage from a Prior Plan	Included	
Continuation of Coverage	Included	
Portability	Included	
Ability Assist [®] ²	Included	
Health Champion ^{SM 2}	Included	
The Hartford's Claims Connections	Auto-Submission/Auto-Adjudication ⁶ – When possible based on core claim events, claims for employees are initiated, filed and adjudicated automatically; If essential data elements to enable auto-adjudication are not readily available, claims for employees will be automatically submitted with follow-up as needed to employees	

¹ Hospital does not include: convalescent homes, or convalescent, rest or nursing facilities; facilities affording primarily custodial, educational or rehabilitatory care; or facilities primarily for care of the aged/elderly, persons with substance abuse issues/disorders or mental/nervous disorders. Confined means the assignment to a bed in a medical facility for a period of at least 20 hours. State variations may apply.

² HealthChampionSM and Ability Assist[®] are offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by

ComPsych.

- ³ Assumes all eligible employees can enroll in the plan and/or increase existing benefits without providing evidence of insurability during the scheduled initial enrollment period and subsequent scheduled enrollment periods occurring annually thereafter. Pre-existing condition limitations may apply.
- ⁴ Rates/benefits may change on a class or plan basis. Actual per pay period premium deductions may differ slightly from monthly billed amounts due to rounding. The Hartford offers a billing tolerance to help account for this difference.
- ⁵ Complications of pregnancy (as defined in the policy) are always covered under the policy without limitation.
- ⁶ Core claims events include STD, LTD, leave, life, AD&D and workers' compensation claim events insured or administered by The Hartford for this policyholder. It is strongly recommended that the policyholder provide employee personal or work email or cell phone in the eligibility file/eligibility information for an employee to receive notifications. Program applies to covered event claims only (accidents, covered illness diagnosis or hospitalizations).

Hospital Indemnity (HI) Insurance – Limitations & Exclusions

Please note the following descriptions that further explain some of our features. The descriptions are based on our standard language.

Other Hospital Indemnity Policy Limitation (Over-insurance Limitation)

If an employee is insured under any other hospital indemnity policy underwritten by The Hartford, any claim for benefit is only payable under the one policy elected by the employee (or beneficiary or estate, in the event of death).

We will return the amount of premium paid for any other policy that is declined by the employee retroactive to the later of:

- the last date any benefit was paid for any covered person under the other policy
- the effective date of insurance for the employee under the other policy

State variations may apply.

Exclusions

A benefit is not payable for any illness or injury that results from or is caused by a covered person's:

- suicide or attempted suicide, whether sane or insane, or intentional self-infliction
- voluntary intoxication (as defined by the law of the jurisdiction in which the illness or injury occurred) or while under the influence of any narcotic, drug or controlled substance, unless administered by or taken according to the instruction of a physician or medical professional
- voluntary intoxication through use of poison, gas or fumes, whether by ingestion, injection, inhalation or absorption
- voluntary commission of or attempt to commit a felony, voluntary participation in illegal activities (except for misdemeanor violations), voluntary participation in a riot, or voluntary engagement in an illegal occupation
- incarceration or imprisonment following conviction for a crime
- travel in or descent from any vehicle or device for aviation or aerial navigation, except as a fare-paying passenger in a commercial aircraft (other than a charter airline) on a regularly scheduled passenger flight or while traveling on business of the policyholder
- ride in or on any motor vehicle or aircraft engaged in acrobatic tricks/stunts (for motor vehicles), acrobatic/stunt flying (for aircraft), endurance tests, off-road activities (for motor vehicles), or racing
- participation in any organized sport in a professional or semi-professional capacity
- participation in abseiling, base jumping, Bossaball, bouldering, bungee jumping, cave diving, cliff jumping, free climbing, freediving, freerunning, hang gliding, ice climbing, Jai Alai, jet powered flight, kite surfing, kiteboarding, luging, mountain biking, mountain boarding, mountain climbing, mountaineering, parachuting, paragliding, parakiting, paramotoring, parasailing, Parkour, proximity flying, rock climbing, sail gliding, sandboarding, scuba diving, sepak takraw, slacklining, ski jumping, skydiving, sky surfing, speed flying, speed riding, train surfing, tricking, wingsuit flying, or other similar extreme sports or high risk activities
- travel or activity outside the United States or Canada
- active duty service or training in the military (naval force, air force or National Guard/Reserves or equivalent) for service/training extending beyond 31 days of any state, country or international organization, unless specifically allowed by a provision of the policy
- involvement in any declared or undeclared war or act of war (not including acts of terrorism), while serving in the military or an auxiliary unit attached to the military, or working in an area of war whether voluntarily or as required by an employer

In addition, benefits are not payable unless required by law for:

- elective abortion or complications thereof
- artificial insemination, in vitro fertilization, test tube fertilization
- sterilization, tubal ligation or vasectomy, and reversal thereof
- aroma therapeutic, herbal therapeutic, or homeopathic services
- any mental and nervous disorder, unless specifically allowed by a provision of the policy
- substance abuse, unless specifically allowed by a provision of the policy
- medical mishap or negligence on the part of any physician, medical professional, or therapist, including malpractice
- treatment, supplies or services provided by, through or, behalf of any government agency or program; unless payment is required by a covered person
- custodial care, unless specifically allowed by a benefit provision in the policy or any rider attached to the policy (if applicable);
- elective or cosmetic surgery or procedures, except for reconstructive surgery:
 - incidental to or following surgery for disease, infection or trauma of the involved body part
 - due to congenital anomaly or disease of a dependent child which has resulted in a functional defect
- dental care or treatment, except for:
 - treatment due to an injury to sound natural teeth within 12 months of the accident
 - treatment necessary due to congenital disease or anomaly

State variations may apply.

Hospital Indemnity (HI) Insurance Benefit and Feature Information

Please note the following descriptions that further explain some of our benefits and features. The descriptions are based on our standard language. The information provided below is applicable in most states, however, please be aware that state variations may apply.

Hospital Indemnity (HI) Insurance

The added financial stress of being in the hospital can make recovery from an accident or serious illness more challenging. Even with the best primary health insurance plan, out-of-pocket costs from a hospital stay can add up. This insurance pays a fixed indemnity benefit for each day a covered person is confined in a hospital for a covered event, with optional additional daily benefits for related services. These benefits can help offset expenses that primary health insurance doesn't cover (like deductibles, co-insurance amounts or co-pays), or benefits can be used for any non-medical expenses (like housing costs, groceries, car expenses, etc.). Lump sum benefits are paid to the employee (or designated beneficiary) based on the amount stated in the schedule of benefits and subject to any plan limitations or exclusions.

As medical costs continue to rise and employers continue to increase employees' share of these costs, HI provides an additional level of financial protection. Employers can make this insurance available without affecting the company's bottom line (voluntary/100% employee-paid), or they can fund all or some of the cost of this insurance to help minimize the impact of more significant health insurance plan changes (noncontributory/100% employer-paid or contributory/cost-sharing). Both HSA compatible and non-HSA compatible expanded plan designs are available.

- Develop a comprehensive enrollment strategy that best fits the case.
- Identify the appropriate tools to support the enrollment strategy. (e.g. online enrollment, onsite meetings, employee-focused communication materials, etc.)
- Create a census that allows us to produce a detailed and personalized enrollment package for each employee.
- Assess the needs for an on-site benefits counselor to help explain coverage options and plan details as well as answer questions related to enrollment.
- Identify an enrollment period convenient for you, but that also provides us sufficient time to manage the post-enrollment process.
- Identify post enrollment communication needs including tabulating enrollment results (coverage elections and related payroll deduction amounts) and transferring those results over to the employer electronically.

For certain coverages, pre-existing condition limitations apply.

Ability Assist® Employee Assistance Program²

Employees receive professional counseling for financial, legal and emotional issues, 24/7/365. Includes unlimited phone access and three face-to-face sessions per year. Services are also available to spouses and dependent children.

HealthChampionSM Health Care Support Service²

This service offers unlimited access to benefit specialists and nurses for administrative and clinical support to address medical care and claims concerns. Available services include: claim and billing support, explanation of benefits, cost estimates/fee negotiation, information related to conditions and available treatments and support to help prepare for medical visits. Specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

Portability

The Hartford's hospital indemnity policies allow insureds to port their coverage due to a qualifying event. With this valuable feature, participants can port their coverage with a choice of three different plan designs. All an employee has to do is enroll for portability at termination. The choice in plan design allows the employee to select the coverage that best meets their financial protection needs at the time of port.

Since the coverage is offered at a group rate, this can be an affordable way for many insureds to help stay protected even when they leave their employer, subject to a pre-existing condition limitation.

Portability is not available if an employee or covered dependent is entering active military service. An employee cannot port coverage if termination of coverage is due to non-payment of premium, termination of the group policy or termination of the employer as a participating employer under a group policy.

State variations may apply.

Continuation of Coverage

The Hartford's policies allow insurance to continue under the group plan in certain circumstances when an employee is unable to satisfy the active work and/or minimum work hours requirements of a plan, such as when an employee is on family or medical leave. Flexible options are available to suit the needs of any group.

Continuity from a Prior Policy

The Hartford's policies allows any employee who was previously eligible for and insured under a hospital indemnity (or similar) policy sponsored by the policyholder and offered by another insurance carrier immediately prior to the effective date of The Hartford's policy, but is not actively working on the effective date of The Hartford's policy, to be eligible for coverage. If coverage is continued for an employee under this provision, coverage may also be continued for any eligible dependents who were also insured under the prior policy. Insurance under the continuity provision is subject to uninterrupted payment of premium when due.

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