

Hospital Indemnity insurance

Plan design and rates

Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 20 hours per week
Effective Date	January 1, 2022
Policy issue requirement	5 enrolled employees

Class 1	
Class description	All Eligible Employees
Eligibility Waiting Period	First of the month following 60 days of employment
Contributions	Contributory
Member direct billing	Not included
Employer contributions	Employee: 0% Spouse: 0% Child(ren): 0% Family: 0%

First Day Benefits	
Payable per benefit year	
First Day Hospital	\$1,000 per day 1 day

Confinement Benefits	
Payable per benefit year	
Hospital Confinement	\$100 per day 30 days Payable with First Day Hospital
ICU Confinement	\$100 per day 10 days Payable with First Day Hospital Payable with Hospital Confinement

Additional & Enhanced Benefits	
Payable per benefit year	
Extended Hospitalization	\$100 per day The additional benefit pays after 10 total days in a row of confinement beginning with your first day in: <ul style="list-style-type: none"> • a regular hospital room • the ICU
Wellness Screening	\$50 per day 1 day per insured per benefit year

Covered Conditions	
Newborn Care	Complications only; payable under Hospital or ICU Confinement
Complications of Pregnancy	Included
Normal Pregnancy	Included
Normal Pregnancy Waiting Period	10 Months
Mental/Nervous	Included

Group Hospital Indemnity Insurance coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01, subject to state availability.

Substance Abuse	Included
Sickness and Accidents	Sickness: 24-hour coverage; Accident: 24 Hour coverage
Pre-existing Condition Limitation	Not included

Hospital Indemnity monthly rates

Employee only	\$27.17
Employee and Spouse	\$50.79
Employee and Children	\$42.90
Employee and Family	\$66.52

Sequence Number: 16

Definitions

State variations may apply and not all definitions below may apply to your plan.

Benefit year means a calendar year beginning on January 1 of any year and ending on December 31 of that year.

Confinement means on the advice of a Physician, the assignment of a person to a bed as a resident inpatient in a Hospital for not less than 20 continuous hours. There must be a charge for room and board. The requirement that an Insured be charged for room and board does not apply to confinement in a Veteran's Administration Hospital or other federal government operated Hospital. Observation unit is not covered under First day Hospital Confinement benefit. An Observation Unit stay of 20 hours or more will be covered under the Daily Hospital Confinement Benefit. Confinement does not include that period of time during which an Insured is in a Hospital Emergency Room, Observation Room, a freestanding surgical facility or an outpatient facility. Confinement does not include a newborn child's initial confinement in a Hospital following birth for routine medical and nursing care, except as specifically provided for in the Newborn Nursery Confinement if covered under your plan.

Covered Accident means an Accident that is not excluded by the Policy or applicable riders or endorsements attached to it.

Covered Sickness means a Sickness that is not excluded by the Policy or applicable riders or endorsements attached to it.

Extended Hospitalization pays an additional benefit if an Insured has been confined for at least the amount of days shown in the schedule above. This benefit is payable in addition to each day of Hospital Confinement (and Intensive Care Unit or Intermediate Step-Down Unit Confinement if included in the plan), beginning with the first day of Confinement.

Hospital means a facility licensed in the applicable jurisdiction that provides medical care and Treatment to sick and injured persons on an Inpatient basis with 24 hour nursing service by or under the supervision of a Physician. Hospital does not include a rest home; a Skilled Nursing Facility; an extended care facility; a place of convalescence; a Rehabilitation Unit; a Hospice Facility; a place providing custodial care; a Mental and Nervous Disorder Facility or a Substance Abuse Facility.

Hospital Intensive Care Unit (ICU) means a specifically designated part of a Hospital called an intensive care unit that provides the highest level of medical care and is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care, including a neonatal intensive care unit specializing in the care of ill or premature newborn infants; is separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient confinement; is permanently equipped with special lifesaving equipment for the care of the critically ill or injured; is under constant and continuous observation by a specially trained nursing staff assigned exclusively to the intensive care unit on a 24 hour basis and has an assigned Physician on a full-time basis.

Group Hospital Indemnity Insurance coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01, subject to state availability.

A hospital intensive care unit is not any of the following step-down units: a progressive care unit; an intermediate care unit; a private monitored room; sub-acute intensive care unit or an Observation Unit.

Inpatient or Inpatient Treatment means the Insured who receives Treatment as a resident patient using and being charged for the room and board facilities of a Hospital. The requirement that an Insured be charged does not apply to confinement in a Veteran's Administration Hospital or other federal government operated Hospital.

Observation Unit means a specified area within a Hospital, apart from the Emergency Room, where a patient can be monitored by a Physician and which is under the direct supervision of a Physician or registered nurse; is staffed by nurses assigned specifically to that unit; and provides care seven days per week, 24 hours per day.

An observation unit stay lasting 20 hours or more is treated as a Hospital Confinement.

Rehabilitation Unit means a distinct unit within a Hospital that provides rehabilitation care services on an Inpatient basis. Rehabilitation care services consist of multidisciplinary physical restorative services to achieve the highest possible functional ability for disability due to Sickness or Injury. Services are provided by or under the supervision of a trained and experienced rehabilitation Physician.

A rehabilitation unit is not a freestanding rehabilitative facility; a nursing home; an extended care facility; a Skilled Nursing Facility; a rest home or home for the aged; a Hospice Facility; a facility for the Treatment of alcoholism or drug addiction or an assisted living facility.

Important Information

- Please also refer to the Policy Disclosures for additional details.
- The Confinement must occur on or after the effective date of insurance.
- Based on the limited available regulatory guidance, Sun Life believes its Hospital Indemnity insurance is appropriate for use with an HSA and may be purchased when the employee and/or their family members are covered under an HDHP. However, Sun Life cannot provide legal or tax advice. If there are legal or tax questions, we suggest that the employee consult their own legal or tax advisor before purchasing this insurance.
- This is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance. It is not a Medicare Supplement policy. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate and any rider, if applicable, may not be available in all states and may vary based on state laws and regulations.

Included in this plan

- No health questions required.
- Rate(s) are under rate guarantee until January 1, 2024.
- Eligible Child(ren): to age 26.
- Portability – greater of Up to Age 70 or 12 months.

Group Hospital Indemnity Insurance coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01, subject to state availability.

Assumptions

- Notification of any employer-completed merger or acquisition.
- Retired, temporary, part-time, seasonal, leased, and contracted (1099) employees are not eligible to participate.
- Employee must be insured in order to elect benefits for Dependents.
- No person may be insured as an Employee and as a spouse of an Employee.
- No person may be insured as a Dependent Child of more than one Employee.
- This group has a minimum lives requirement. If the group drops below the required minimum lives, this proposal is not valid, and Sun Life reserves the right to rerate or decline the case. The minimum lives requirement can be found under the Plan Design and Rates section.

Group Hospital Indemnity Insurance coverage is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01, subject to state availability.