



Hospital Confinement Indemnity Insurance



| Basic Plan | | Benefit: | Plan 1 | Plan 2 | Plan 3 | | | |
|-------------------------------------------|-------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------------------------|---------------------------------|---|---|
| Lump-sum Benefit for Hospital Confinement | \$900 | Hospital Confinement Lump-sum Benefit for Hospital Confinement | Level 1 - \$500 Level 2 - \$1000 Level 3 - \$1500 Level 4 - \$2000 Level 5 - \$2500 Level 6 - \$3000 Level 7 - \$4,000* Level 8 - \$5,000* | Employer Can Choose two Levels. | Employer Can Choose two Levels. | Employer Can Choose two Levels. | | |
| | | * Needs underwriting approval | | | | | | |
| | | Observation Room | Two visits per covered person per calendar year | \$100 Per Visit | ✘ | ✘ | ✘ | |
| | | Rehabilitation Unit Confinement | 15 days per confinement | 30 days per year | ✘ | ✘ | ✘ | |
| Waiver of Premium | ✘ | Waiver of Premium | After 30 continuous days of a covered hospital confinement | | | ✘ | ✘ | ✘ |
| Ambulatory Surgical Benefit | ✘ | Outpatient Surgical Procedure | Lump-sum Benefit for Covered Outpatient Surgery | | | ✘ | ✘ | ✘ |
| | | Diagnostic Procedure | Lump-sum Benefit for Covered Diagnostic Procedure (\$250 or \$500) | | | ✘ | ✘ | ✘ |
| Employer Choice Options: | | | | | | | | |
| | | Optional Health Screening | Benefit for 24 Covered Health Screenings | \$50 or \$100 | | | | |
| Additional Rider Benefits: | | | | | | | | |
| Air Ambulance | \$360 | Optional Medical Treatment Package | Air Ambulance | \$1,000 | | | | |
| Ambulance | \$180 | | Ambulance | \$100 | | | | |
| Outpatient Physician's Benefit | \$45 | | Doctor's Office Visit | \$25 | | | | |
| Outpatient Emergency Accident | \$90 | | Emergency Room Visit | \$100 | | | | |
| | | | Appliance | \$100 | | | | |
| | | | X-Ray | \$25 | | | | |
| Included Benefits: | | | | | | | | |
| Daily Hospital Confinement Rider | \$180 | Employee Choice Options: | Daily Hospital Confinement Rider | \$100 Per Day | | | | |
| Daily Intensive Care Unit Confinement | \$180 | Optional Riders | Enhanced Intensive Care Unit Confinement Rider | \$500 Per Day | | | | |
| Basic Plan | | Sample Weekly Premium | Level 2 - \$1,000 | Plan 1 | Plan 2* | Plan 3* | | |
| Age 18-35 | Employee | \$ 6.42 | Age Range 17-49 | \$ 2.62 | \$ 4.00 | \$ 6.13 | | |
| | Employee & Spouse | \$ 12.83 | | \$ 4.97 | \$ 7.59 | \$ 11.63 | | |
| | One-Parent Family | \$ 12.03 | | \$ 3.58 | \$ 5.39 | \$ 7.88 | | |
| | Two-Parent Family | \$ 17.54 | | \$ 5.93 | \$ 8.98 | \$ 13.38 | | |
| Age 36-49 | Employee | \$ 7.18 | Age Range 50-59 | \$ 5.70 | \$ 5.70 | \$ 8.19 | | |
| | Employee & Spouse | \$ 14.36 | | \$ 10.85 | \$ 10.85 | \$ 15.58 | | |
| | One-Parent Family | \$ 12.79 | | \$ 7.09 | \$ 7.09 | \$ 9.95 | | |
| | Two-Parent Family | \$ 19.07 | | \$ 12.23 | \$ 12.23 | \$ 17.33 | | |
| Age 50-59 | Employee | \$ 8.66 | Age Range 60-64 | \$ 5.05 | \$ 7.51 | \$ 10.35 | | |
| | Employee & Spouse | \$ 17.31 | | \$ 9.59 | \$ 14.27 | \$ 19.65 | | |
| | One-Parent Family | \$ 13.13 | | \$ 6.01 | \$ 8.89 | \$ 12.10 | | |
| | Two-Parent Family | \$ 23.68 | | \$ 10.55 | \$ 15.66 | \$ 21.41 | | |
| Age 60-64 | Employee | \$ 10.85 | Age Range 65-75 | \$ 6.73 | \$ 9.66 | \$ 12.57 | | |
| | Employee & Spouse | \$ 21.70 | | \$ 12.77 | \$ 18.33 | \$ 23.86 | | |
| | One-Parent Family | \$ 13.73 | | \$ 7.68 | \$ 11.04 | \$ 14.31 | | |
| | Two-Parent Family | \$ 23.68 | | \$ 13.73 | \$ 19.72 | \$ 25.61 | | |
| Outpatient Surgery Benefit \$360 | | *Plan 2 & 3 Rates are shown for Outpatient Surgery Option 1: Tier 1: \$500/ Tier 2 \$1,000; Max \$1,500 | | | | | | |

Key Notes: Age Banding is different which makes all of our plans less expensive. Colonial covers employees up to age 75, Allstate only covers employees up to 64. With Colonial the employer and employee's have choices to make when setting up their plan which helps suit each individuals needs and the needs of the group. The employer can choose a lump-sum benefit amount to help cover the deductible with Colonial, but with Allstate it is only \$900.