

Out-of-Pocket Expense (Gap) Coverage

Coverage Description	<p>This is a group hospital confinement benefit policy with optional riders designed to cover the out-of-pocket expenses that employees must pay under their Comprehensive Major Medical Insurance Plan. It is an attractive product for employers wishing to reduce total premium expenditures without significantly reducing employee benefits. Employer contribution is optional.</p>
Plan Benefits	<p>Benefits are paid for deductibles, co-payments and coinsurance amounts insured employees are required to pay for covered services under their Comprehensive Major Medical Insurance.</p> <p>Employers may select from a broad range of options and maximum benefit amounts in tailoring a plan uniquely suited to the employees' needs.</p> <p>The basic plan covers hospital confinement, emergency room treatment for injury and/or sickness (if the insured is hospital confined within 24 hours of that treatment).</p> <p>In addition, a number of optional riders are available to help pay out-of-pocket costs for outpatient care, physician's services and wellness visits.</p>
Eligibility	<ul style="list-style-type: none">• Employer/employee group eligibility is determined by the industry, group size, percentage of group participation and employer contribution.• This plan is not available for individual sales.
Underwriting	<ul style="list-style-type: none">• Guaranteed issue for eligible employees, their spouses and dependent children.• Coverage for late entrants is guaranteed issue at next annual open enrollment period.

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