

Limited Medical Indemnity

Coverage Description	The Limited Medical Indemnity plan offers a low cost alternative to comprehensive/major medical coverage. It is designed to allow employers the flexibility needed to customize an affordable basic hospital plan for their employees who have no other medical insurance.
Plan Benefits	<ul style="list-style-type: none"> • \$100,000 calendar year maximum per person. • A choice of standard benefit packages. • Hospital confinement indemnity benefits ranging from \$100 to \$1500 per day. • A choice of scheduled benefits for both inpatient and outpatient surgeries and anesthesiology. • Coverage for outpatient testing and diagnostic procedures, outpatient physician’s office visits and wellness visits as well as discounts for generic and brand drugs.
Optional Benefits	<ul style="list-style-type: none"> • Term Life and AD&D • Outpatient Prescription Drugs • Dental • Vision
Eligibility	<ul style="list-style-type: none"> • Eligibility for employer/employee groups 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 spouse and dependent children. • Simplified issue (accept/reject) for late entrants.

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