

Ready for whatever's down the line.

Group Limited Indemnity (GLI)* Insurance Policy

You never know what's coming down the line. It could be an illness or injury that lands you in the hospital or an accident that sends you to the ER or urgent care. Group Limited Indemnity (GLI) insurance from Beazley Benefits can help keep your health expenses in line.

What is Group Limited Indemnity insurance?

The Group Limited Indemnity insurance policy helps cover the cost of certain medical expenses (incurred due to accident or sickness), at a specific benefit amount for a limited number of days per year, when you receive covered services. You may opt for coverage for your spouse or child(ren), and you do not have to answer any medical questions to qualify for coverage.

Note: Group Limited Indemnity is NOT major medical insurance, or comprehensive health coverage.

Group Limited Indemnity Benefits and Definitions

Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations

Benefit amount/maximum

All amounts are payable per insured per day, up to a maximum number of days per insured per year

Plan 1

Plan 2

Inpatient hospitalization benefits

Hospital Confinement

For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day)

Note: Maternity benefit is payable as any other illness for both mother and child.

\$200 per day
10 days per year

\$200 per day
10 days per year

Hospital Admission

Lump sum benefit for a hospital admission, due to sickness or injury

Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU.

\$500 per day
1 day per year

\$1,000 per day
1 day per year

Hospital Intensive Care Unit

For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)

\$400 per day
10 days per year

\$400 per day
10 days per year

Surgery benefits

Inpatient Surgery

For inpatient surgery in a hospital, due to sickness or injury

\$300 per day
1 day per year

\$500 per day
1 day per year

Outpatient Major Surgery

For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury

\$500 per day
1 day per year

\$750 per day
1 day per year

Outpatient Minor Surgery

For minor outpatient surgery in hospital or freestanding surgery center, due to sickness or injury Note: Must be eligible CPT code

\$150 per day
1 day per year

\$150 per day
1 day per year

Anesthesia

For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist Note: Not paid for Outpatient Minor Surgery

\$150 per day
1 day per year

\$150 per day
1 day per year

Lab, X-ray and major diagnostic testing benefits

Outpatient Diagnostic Lab

For lab test, ordered by a physician

\$35 per day
3 days per year

\$35 per day
3 days per year

Outpatient Diagnostic X-ray

For X-ray, ordered by a physician

\$100 per day
1 day per year

\$100 per day
1 day per year

Outpatient Major Diagnostic Testing

For major diagnostic testing, ordered by a physician

\$250 per day
1 day per year

\$250 per day
1 day per year

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Group Limited Indemnity (GLI) Insurance Policy

Group Limited Indemnity Benefits and Definitions (Continued)	Benefit amount/maximum All amounts are payable per insured per day, up to a maximum number of days per insured per year	
	Plan 1	Plan 2
Physician's office/urgent care benefits		
Physician's Office/Urgent Care For services rendered by a physician at physician's office or urgent care facility	\$70 per day 3 days per year	\$100 per day 3 days per year
Wellness For physician office visits for routine physical examinations and well baby care, including routine immunizations for children, 6 days – 18 years	\$100 per day 1 day per year	\$100 per day 1 day per year
Accident rider		
Accident Rider For treatment of an accident within 72 hours of incurred date	\$100 in Urgent Care \$500 in ER, and \$750 in hospital per day 1 day per year	\$100 in Urgent Care \$500 in ER, and \$750 in hospital per day 1 day per year

Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations

Non-Insurance Services

Not offered or underwritten by Beazley

First Health Provider Network <i>Offered by First Health Group Corp.</i> Access to 550,000 credentialed in-network providers at 5,000 hospitals and 90,000 ancillary facilities	Included	
Wellvia Telemedicine <i>Offered by Wellvia Telemedicine</i> Provides virtual healthcare by connecting you to U.S. board certified doctors wherever you are, at home, work or while traveling	Included	
NBFS Prescription Co-Pay Plan <i>Offered by NBFS, a licensed third party administrator</i> Access to savings on a variety of prescription drugs	Included with all plans	
	Preferred drug formulary tiers	
	Co-pay amounts	
	Tier 1:	\$0
	Tier 2:	\$10 or less
	Tier 3:	\$25 or less
Tier 4:	\$50 or less	
	For non-formulary drugs: Discounts averaging \$78 per prescription or 67% of U&C	

How much does it cost?

The grid identifies the rates, based on the plan you choose and whether you want to cover family members.

Coverage type	Monthly rates	
	Plan 1	Plan 2
Employee	\$52.75	\$60.75
Employee + Spouse	\$89.75	\$105.75
Employee + Child(ren)	\$75.35	\$88.15
Family	\$113.35	\$134.15

Illustrated rates include insurance premiums and non-insurance fees.

Note: Non-insurance benefits are not offered or underwritten by Beazley.

Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License # 2868-8. The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM0001. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of third party administrators.

Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.

Contact Us

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