

Plan Highlights

Hospital Indemnity

Unified Employers Trust - City of NY Program

COVERAGE

Hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

ELIGIBILITY

All eligible Dependents as defined by Unified Employers Trust - City of NY Program and reflected in your Certificate of Insurance. *A person may not have coverage as both an Employee and Dependent.*

BENEFITS AMOUNTS

See Full Schedule of Benefits on the following pages.

BENEFIT FEATURES

- Guaranteed issue; no medical questions
- No lifetime maximum
- Hospitalizations due to Mental & Nervous or Substance Abuse
- No maternity waiting period
- Hospital Daily Confinement benefit begins on day one
- Portability - you can take your coverage with you at the same rates

Monthly Premium

Employee Only	\$21.46
Employee and Spouse	\$40.30
Employee and Children	\$30.29
Family	\$48.36



www.reliancematrix.com

Reliance Matrix is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states.

INCLUDED BENEFITS	
Hospital Admission Amount	\$1,000
Hospital Admission Max Per Year	1
Hospital Daily Confinement Amount	\$200
Hospital Confinement Days Max Per Year	180 days
Minimum Hours for Admission or Confinement	23
Maximum Benefit per Plan Year	Unlimited
FMLA & Military LOA (USERRA)	Included
Portability	Included
Benefit Waiting Period	None
Benefit Waiting Period for Late Applicants	None
Pregnancy Limitation Period	None
Hospital Daily Confinement Benefits Begin Date	Day 1
Pre-Existing Limitation	12 month look back/12 month exclusion

EXCLUSIONS and LIMITATIONS

A benefit will not be paid for a Covered Event if caused or contributed by an exclusion listed in the Certificate of Insurance.

NON-INSURANCE SERVICES

Travel Assistance Services

ADDITIONAL INFORMATION

This Plan Highlights document provides a brief description of the key features of the Reliance Standard Life Insurance Company insurance plan. The availability of the benefits and features described may vary by state. It is not a Certificate of Insurance or evidence of coverage. Insurance is provided under group policy form LRS-9572-0519, et al.

IMPORTANT: This is fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit HealthCare.gov online** or call **1-800-318-2596** (TTY: 1-855-889- 4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact our State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."

If you have this policy through your job, or a family member's job, contact the employer.

LRS-9572-0624-DIS

www.reliancematrix.com

Reliance Matrix is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states.