

# Group Hospital Indemnity Insurance



**The average hospital stay is over 4.5 days and the average hospital bill is \$11,259.**

Source: Agency for Healthcare Research and Quality (AHRQ), Healthcare Cost and Utilization Project (HCUP), National (Nationwide) Inpatient Samples (NIS) 2006-2015 (all available data as of 11/20/2017)

PREPARED FOR  
**ImpactLife**

## Group Hospital Indemnity Insurance

### **Group Hospital Indemnity Policy (Form G H1730/G H1730C)**

Pays a benefit for the first hospital confinement in a calendar year for a covered sickness or injury sustained in a covered accident.

### **Hospital Indemnity Care Rider (Form R G1736C)**

Pays a daily benefit for services received with a hospital stay due to a covered sickness or an injury sustained in a covered accident.

Hospital Confinement     \$100

Benefit Period:     30 days

Intensive Care Unit     \$200

Benefit Period:     10 days

Group Hospital Indemnity Insurance  
POLICY FORM G H1730/G H1730C



Employer:

ImpactLife

Issue State:

Iowa

Plan Type:

Tier 2

Rate Type:

Composite

Premium Mode:

Monthly

Rider(s):

HI Care Rider

HI Admission Amount	HI Care Rider	Issue Ages	Employee Only	Employee and Spouse	Employee and Child(ren)	Family
\$1,000	\$100/day	All Ages	15.74	31.92	29.95	46.15

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Conditions and Limitations - Iowa



The following represents some policy conditions, limitations and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy for more information. Provisions may vary by state.

## GROUP HOSPITAL INDEMNITY INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal. The following represents some coverage conditions, limitations and exclusions. For complete details of coverage, please contact your agent, Assurity or ask to review the policy.

**Actively Employed** - The employee must be actively employed to be eligible for coverage.

**Right to Cancel** - The contract contains a 30-day free look period.

**Pre-existing Condition** - Assurity will not pay benefits concerning a pre-existing condition until after coverage has been in force for 12 months from the issue date. Pre-existing condition means a covered sickness or physical condition for which, during the 12 months before the issue date, the insured person received medical consultation, diagnosis, advice or treatment from a Physician or had taken prescribed medication.

The pre-existing condition clause and 10-month pregnancy exclusion will be waived during the initial enrollment and for new hires. Late entrant employees enrolling during the annual re-enrollment will be subject to the normal pre-existing condition clause and 10-month pregnancy exclusion.

**Termination** - Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

Assurity is a marketing name for the mutual holding company, Assurity Group, Inc. and its subsidiaries. Those subsidiaries include, but are not limited to, Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.

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## Exclusions - Iowa



**Exclusions** - Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s):

- having elective procedures that are not medically necessary (including but not limited to organ donation and elective sterilization;
- receiving services provided outside the United States;
- voluntarily inhaling gas;
- having cosmetic care, except when the hospital confinement is due to medically necessary reconstructive surgery;
- being confined primarily for rest care or convalescent care;
- having a covered sickness or injury covered under worker's compensation, an employer's liability law or similar law;
- being born, unless the loss is the result of a covered sickness or injury;
- being pregnant, experiencing pregnancy related conditions (other than complications of pregnancy), giving birth or otherwise termination pregnancy during the 10 month period immediately following the issue date;
- receiving routine newborn nursing or well baby care;
- operating, learning to operate, or serving as a crew member of any aircraft;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days;
- suffering from a mental and nervous disorder
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the Insured Person by a Physician);
- having dental treatment except as the result of an injury;
- committing or attempting to commit a felony;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury; or
- committing or attempting to commit suicide, while sane or insane.

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