Summary of Benefits for Stephens Insitute

Hospital Indemnity Low Plan with HSB ICU

With Health Screening(HSB) and Newborn benefits

Hospital Indemnity provides a lump-sum cash benefit to help pay for costs that can come with a hospital stay that your health plan doesn't cover. Use your hospital indemnity coverage to help pay for out-of-pocket medical costs or daily expenses like rent, food or transportation.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- Covers hospitalization for pregnancy from day one with no waiting period.
- You can take your coverage with you even if you leave your employer and keep the same rate for three years.[1]
- No limitations for pre-existing conditions.[2]

Coverage Options	Employee Only	Employee + Spouse	Employee + Dependent Children	Employee + Family
Monthly Cost[3]	$8.44	$17.44	$12.65	$22.20

Benefits

Benefit	Amount
Hospital Confinement - First Day Benefit	$500
First Day Hospital Confinement - Annual Max	1 day
Hospital Confinement - Daily Benefit	$100
Daily Hospital Confinement - Annual Max	31 days
Intensive Care Unit Confinement - Daily Benefit	$200
Daily Intensive Care Unit Confinement - Annual Max	31 days
Health Screening (per covered person, per calendar year)	$50

Other Key Features

Benefit	Amount
Pre-Existing Conditions Limitation	None
Pregnancy Waiting Period	None
Newborn Coverage (under daily confinement benefit)	Covered

How to file claims

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HSA Compatibility

The IRS limits the types of supplemental insurance that an individual who participates in a Health Savings Account (HSA) may have, while still maintaining the tax-exempt status of HSA contributions. Anthem offers the above plan designs that are designed to be HSA compatible. However, in any circumstance, please consult a tax and/or legal advisor to determine which supplemental insurance may be purchased by employees who participate in a HSA.

1. Hospital does not include: convalescent homes, or convalescent, rest or nursing facilities; facilities affording primarily custodial, educational or rehabilitory care; or facilities primarily for care of the aged/elderly, persons with substance abuse issues/disorders or mental/nervous disorders. Confined means the assignment to a bed in a medical facility for a period of at least 20 hours. State variations may apply.

2. Assumes all eligible employees can enroll in the plan and/or increase existing benefits without providing evidence of insurability during the scheduled initial enrollment period and subsequent scheduled enrollment periods occurring annually thereafter.

Exclusions

A benefit is not payable for any illness or injury that results from or is caused by a covered person's:

- suicide or attempted suicide, whether sane or insane, or intentional self-infliction
- voluntary intoxication (as defined by the law of the jurisdiction in which the illness or injury occurred) or while under the influence of any narcotic, drug or controlled substance, unless administered by or taken according to the instruction of a physician or medical professional
- voluntary intoxication through use of poison, gas or fumes, whether by ingestion, injection, inhalation or absorption
- voluntary commission of or attempt to commit a felony, voluntary participation in illegal activities (except for misdemeanor violations), voluntary participation in a riot, or voluntary engagement in an illegal occupation
- incarceration or imprisonment following conviction for a crime
- travel in or descent from any vehicle or device for aviation or aerial navigation, except as a fare-paying passenger in a commercial aircraft (other than a charter airline) on a regularly scheduled passenger flight or while traveling on business of the policyholder
- ride in or on any motor vehicle or aircraft engaged in acrobatic tricks/stunts (for motor vehicles), acrobatic/stunt flying (for aircraft), endurance tests, off-road activities (for motor vehicles), or racing
- participation in any organized sport in a professional or semi-professional capacity
- participation in abseiling, base jumping, Bossaball, bouldering, bungee jumping, cave diving, cliff jumping, free climbing, freediving, freerunning, hang gliding, ice climbing, Jai Alai, jet powered flight, kite surfing, kiteboarding, luging, missed climbing, mountain biking, mountain boarding, mountain climbing, mountaineering, parachuting, paragliding, parakiting, paramotoring, parasailing, Parkour, proximity flying, rock climbing, sail gliding, sandboarding, scuba diving, sepak takraw, slacklining, ski jumping, skydiving, sky surfing, speed flying, speed riding, train surfing, tricking, wingsuit flying, or other similar extreme sports or high risk activities
- active duty service or training in the military (naval force, air force or National Guard/Reserves or equivalent) for service/training extending beyond 31 days of any state, country or international organization, unless specifically allowed by a provision of the policy
- involvement in any declared or undeclared war or act of war (not including acts of terrorism), while serving in the military or an auxiliary unit attached to the military, or working in an area of war whether voluntarily or as required by an employer

In addition, benefits are not payable unless required by law for:

- elective abortion or complications thereof
- artificial insemination, in vitro fertilization, test tube fertilization
- gender change, sterilization, tubal ligation or vasectomy, and reversal thereof
- aroma therapeutic, herbal therapeutic, or homeopathic services
- any mental and nervous disorder, unless specifically allowed by a provision of the policy
- substance abuse, unless specifically allowed by a provision of the policy
- medical mishap or negligence on the part of any physician, medical professional, or therapist, including malpractice
- treatment, supplies or services provided by, through or, behalf of any government agency or program; unless payment is required by a covered person
- custodial care, unless specifically allowed by a benefit provision in the policy or any rider attached to the policy (if applicable);
- elective or cosmetic surgery or procedures, except for reconstructive surgery:
    - incidental to or following surgery for disease, infection or trauma of the involved body part
    - due to congenital anomaly or disease of a dependent child which has resulted in a functional defect
- dental care or treatment, except for:
    - treatment due to an injury to sound natural teeth within 12 months of the accident
    - treatment necessary due to congenital disease or anomaly

State variations may apply.

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS.

This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

[1] **Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving employer.**

[2] **Covered accidents or illness must occur after the effective date of coverage.**

[3] **Actual deductions may vary slightly due to rounding and payroll frequency.**

In CA, GA, NY or CO, members must be enrolled in comprehensive health benefits from a group health insurance plan, an employer sponsored plan, an HMO plan, or an individual health plan that provides essential health benefits.
Group Hospital Indemnity benefits provided by policy form SHI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered service are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

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Summary of Benefits for Stephens Insitute

Critical Illness $20,000 Plan

With Skin Cancer Diagnosis Benefit

Critical Illness coverage provides the added layer of security you want and need when illness occurs— a lump-sum cash benefit to help pay for unexpected costs. You decide how to use the benefits: Help pay for out-of-pocket medical costs, prescriptions, hospital bills, X-rays, daily expenses, rent, food, or transportation.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- Health Screening benefit pays for wellness exams, specific tests and other generally medically accepted cancer screenings
- You can take your coverage with you even if you leave your employer.[1]
- Benefits for covered spouse are 50% and children are 50% of the amount shown below, except for Health Screening and Skin Cancer

Cancer Benefits

Benefit	Amount
Invasive Cancer	$20,000
Treatment Free Period	12 months
Non-Invasive Cancer	$5,000
Benign Brain Tumor	$20,000

Vascular Benefits

Benefit	Amount
Heart Failure	$20,000
Heart Attack (Myocardial Infarction)	$20,000
Stroke	$20,000
Coronary Artery Disease	$5,000

Neurological Benefits

Benefit	Amount
Advanced Parkinson's Disease	$20,000
Advanced Multiple Sclerosis	$20,000
Motor Neuron Disease (i.e. ALS)	$20,000
Advanced Dementia (i.e. Advanced Alzheimer's Disease)	$20,000

Other Specified Illness Benefits

Benefit	Amount
Coma	$20,000
Paralysis	$20,000
Major Organ Failure	$20,000
End Stage Renal (Kidney) Disease	$20,000
Loss of Hearing	$20,000
Loss of Speech	$20,000
Loss of Vision	$20,000
Infectious Disease (Confined at least 5 days)	$2,000

Recurrence Benefits

Benefit	Amount
Recurrence Waiting Period	12 months
Invasive Cancer	50% of Previously Covered Benefit
Benign Brain Tumor	50% of Previously Covered Benefit
Heart Failure	50% of Previously Covered Benefit
Heart Attack (Myocardial Infarction)	50% of Previously Covered Benefit
Stroke	50% of Previously Covered Benefit
Coma	50% of Previously Covered Benefit
Major Organ Failure	50% of Previously Covered Benefit

Other key features

Benefit	Amount
Health Screening (per covered person, per calendar year)	$50
Skin Cancer benefit, per member, once per lifetime	$250
Additional occurrence of multiple conditions	Covered with 30 day separation period If both conditions are Vascular or both are Cancer. Otherwise, covered with no separation period.
Pre-Existing Conditions Limitation[2]	None
Lifetime Benefit Maximum - Employee	$500,000
Lifetime Benefit Maximum - Spouse	$250,000
Lifetime Benefit Maximum - Children	$250,000

How to file claims

You can file claims online at https://www.Anthem.com/ or download the Sydney Health app to file your claim. If you are not enrolled in an Anthem medical plan, you can file your claims online at https://supplemental-health.anthem.com/. If you prefer to file your claim by mail, ask your HR Rep for a claim form or download https://file.anthem.com/122954MUMENMUB.pdf. Complete the claim form and send it with any supporting documents to: Supplemental Insurance Benefit Department, P.O. Box 2076 Grapevine, TX 76099. Contact us with any questions: (888) 828-2432.

Monthly Cost[3] **Uni-Tobacco Rates**

Employee Age	Employee	Employee + Spouse	Employee + Dependent Child(ren)	Employee + Family
18-24	$5.90	$9.64	$8.84	$13.06
25-29	$7.18	$11.56	$10.12	$14.98
30-34	$7.92	$12.70	$10.86	$16.12
35-39	$9.90	$15.66	$12.84	$19.08
40-44	$13.64	$21.48	$16.58	$24.90
45-49	$21.00	$33.04	$23.94	$36.46
50-54	$28.70	$45.18	$31.64	$48.60
55-59	$38.58	$60.90	$41.52	$64.32
60-64	$54.06	$85.32	$57.00	$88.74
65-69	$75.80	$118.80	$78.74	$122.22
70-74	$101.86	$159.14	$104.80	$162.56
75-79	$134.14	$208.90	$137.08	$212.32
80-84	$156.98	$243.84	$159.92	$247.26

Annual age redetermination on anniversary is calculated using date of birth on or before anniversary date.

Exclusions

A benefit is not payable for any covered illness that results from or is caused by:

- Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane
- War or act of war, declared or undeclared
- A covered person's participation in a felony, riot or insurrection
- A covered person's engaging in any illegal occupation
- A covered person's service in the armed forces or units auxiliary to them

All exclusions may not be applicable, or may be adjusted, as required by state regulations in the situs state of a group.

General Limitations

Benefits under the policy are not payable for any covered illness:

- Diagnosed prior to the effective date of insurance for a covered person (except for newborn children)
- Diagnosed during an applicable Benefit Separation Period
- For which a covered person has already received a benefit payment under the policy, unless the covered illness is included in a Recurrence provision
- For which a covered person has already received a benefit payment under the Recurrence provision

In addition, benefits are not payable for any critical illness not included as a covered illness in a covered person's certificate.

THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY.

This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

[1] **Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving**

[2] **Covered accidents or illness must occur after the effective date of coverage.**

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In CA, GA, NY or CO, members must be enrolled in comprehensive health benefits from a group health insurance plan, an employer sponsored plan, an HMO plan, or an individual health plan that provides essential health benefits.

Group Critical Illness benefits provided by policy form SCI B XX18 P or state equivalent.

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Summary of Benefits for Stephens Insitute

Critical Illness $30,000 Plan

With Skin Cancer Diagnosis Benefit

Critical Illness coverage provides the added layer of security you want and need when illness occurs— a lump-sum cash benefit to help pay for unexpected costs. You decide how to use the benefits: Help pay for out-of-pocket medical costs, prescriptions, hospital bills, X-rays, daily expenses, rent, food, or transportation.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- Health Screening benefit pays for wellness exams, specific tests and other generally medically accepted cancer screenings
- You can take your coverage with you even if you leave your employer.[1]
- Benefits for covered spouse are 50% and children are 50% of the amount shown below, except for Health Screening and Skin Cancer

Cancer Benefits

Benefit	Amount
Invasive Cancer	$30,000
Treatment Free Period	12 months
Non-Invasive Cancer	$7,500
Benign Brain Tumor	$30,000

Vascular Benefits

Benefit	Amount
Heart Failure	$30,000
Heart Attack (Myocardial Infarction)	$30,000
Stroke	$30,000
Coronary Artery Disease	$7,500

Neurological Benefits

Benefit	Amount
Advanced Parkinson's Disease	$30,000
Advanced Multiple Sclerosis	$30,000
Motor Neuron Disease (i.e. ALS)	$30,000
Advanced Dementia (i.e. Advanced Alzheimer's Disease)	$30,000

Other Specified Illness Benefits

Benefit	Amount
Coma	$30,000
Paralysis	$30,000
Major Organ Failure	$30,000
End Stage Renal (Kidney) Disease	$30,000
Loss of Hearing	$30,000
Loss of Speech	$30,000
Loss of Vision	$30,000
Infectious Disease (Confined at least 5 days)	$3,000

Recurrence Benefits

Benefit	Amount
Recurrence Waiting Period	12 months
Invasive Cancer	50% of Previously Covered Benefit
Benign Brain Tumor	50% of Previously Covered Benefit
Heart Failure	50% of Previously Covered Benefit
Heart Attack (Myocardial Infarction)	50% of Previously Covered Benefit
Stroke	50% of Previously Covered Benefit
Coma	50% of Previously Covered Benefit
Major Organ Failure	50% of Previously Covered Benefit

Other key features

Benefit	Amount
Health Screening (per covered person, per calendar year)	$50
Skin Cancer benefit, per member, once per lifetime	$250
Additional occurrence of multiple conditions	Covered with 30 day separation period If both conditions are Vascular or both are Cancer. Otherwise, covered with no separation period.
Pre-Existing Conditions Limitation[2]	None
Lifetime Benefit Maximum - Employee	$750,000
Lifetime Benefit Maximum - Spouse	$375,000
Lifetime Benefit Maximum - Children	$375,000

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25-29	$10.77	$17.34	$15.18	$22.47
30-34	$11.88	$19.05	$16.29	$24.18
35-39	$14.85	$23.49	$19.26	$28.62
40-44	$20.46	$32.22	$24.87	$37.35
45-49	$31.50	$49.56	$35.91	$54.69
50-54	$43.05	$67.77	$47.46	$72.90
55-59	$57.87	$91.35	$62.28	$96.48
60-64	$81.09	$127.98	$85.50	$133.11
65-69	$113.70	$178.20	$118.11	$183.33
70-74	$152.79	$238.71	$157.20	$243.84
75-79	$201.21	$313.35	$205.62	$318.48
80-84	$235.47	$365.76	$239.88	$370.89

Annual age redetermination on anniversary is calculated using date of birth on or before anniversary date.

Exclusions

A benefit is not payable for any covered illness that results from or is caused by:

- Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane
- War or act of war, declared or undeclared
- A covered person's participation in a felony, riot or insurrection
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