



## Broken Back – 15 Days Confined – 5 in ICU - Surgery

## DELUXE Plan

| DELUXE Plan             | Day 1           | Day 2           | Day 3           | Day 4           | Day 5           | Day 6          | Days 7+        |
|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|
| Daily Room Benefit      | \$300           | \$300           | \$300           | \$300           | \$300           | \$300          | \$300 +        |
| Hosp Injury Benefit     | \$1,000         | \$1,000         | \$1,000         | \$1,000         | \$1,000         | \$1,000        | \$1,000        |
| Lump Sum Benefit        | \$3,000         | X               | X               | X               | X               | X              | X              |
| First Hosp. Confinement | X               | \$3,000         | \$3,000         | \$3,000         | \$3,000         | \$3,000        | X              |
| Intensive Care (ICU)    | \$3,000         | \$3,000         | \$3,000         | \$3,000         | \$3,000         | X              | X *            |
| Surgical                | \$3,000         | \$3,000         | \$3,000         | \$3,000         | \$3,000         | X              | X              |
| Anesthesia              | \$600           | \$600           | \$600           | \$600           | \$600           | X              | X              |
| <b>TOTAL, by day</b>    | <b>\$10,900</b> | <b>\$10,900</b> | <b>\$10,900</b> | <b>\$10,900</b> | <b>\$10,900</b> | <b>\$4,300</b> | <b>\$1,300</b> |

+ The DRB pays for up to 365 days per period of confinement, so in this case, the DRB would be paid for 8 days longer than is shown above. The client would have received **another 8 X \$300 or an additional \$2,400 on this claim.**

# The HIB pays for up to 365 days per period of confinement, so in this case, the HIB would be paid for 8 days longer than is shown above. The client would have received **another 8 X \$1,000 or an additional \$8,000 on this claim.**

\* The ICU pays for up to 20 days per period of confinement, so in this case, the ICU would be paid for 8 days longer than is shown above. The client would have received **another 8 X \$3,000 or an additional \$24,000 on this claim.**

The benefits paid for the first 7 days of confinement would be **\$60,100**. The benefits paid for the next 8 days (as detailed in the box above) would be **\$34,400**. **The total benefits paid on this claim would be \$94,500!**

## Heart Bypass Surgery – 7 Days Confined - 3 in ICU

## DELUXE Plan

| DELUXE Plan             | Day 1          | Day 2          | Day 3          | Day 4          | Day 5          | Day 6          | Day 7        |
|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------|
| Daily Room Benefit      | \$300          | \$300          | \$300          | \$300          | \$300          | \$300          | \$300        |
| Lump Sum Benefit        | \$3,000        | X              | X              | X              | X              | X              | X            |
| First Hosp. Confinement | X              | \$3,000        | \$3,000        | \$3,000        | \$3,000        | \$3,000        | X            |
| Intensive Care (ICU)    | \$3,000        | \$3,000        | \$3,000        | X              | X              | X              | X            |
| Surgical                | \$3,000        | \$3,000        | \$3,000        | \$3,000        | \$3,000        | X              | X            |
| Anesthesia              | \$600          | \$600          | \$600          | \$600          | \$600          | X              | X            |
| <b>TOTAL, by day</b>    | <b>\$9,900</b> | <b>\$9,900</b> | <b>\$9,900</b> | <b>\$9,900</b> | <b>\$9,900</b> | <b>\$3,300</b> | <b>\$300</b> |

The total benefits paid on this claim **would be \$53,100!**

## C-Section, 4 Days Confined

## DELUXE Plan

| DELUXE Plan             | Day 1          | Day 2          | Day 3          | Day 4          | Day 5    | Day 6    | Day 7    |
|-------------------------|----------------|----------------|----------------|----------------|----------|----------|----------|
| Daily Room Benefit      | \$300          | \$300          | \$300          | \$300          | X        | X        | X        |
| First Hosp. Confinement | X              | \$3,000        | \$3,000        | \$3,000        | X        | X        | X        |
| Surgical                | \$3,000        | \$3,000        | \$3,000        | \$3,000        | X        | X        | X        |
| Anesthesia              | \$600          | \$600          | \$600          | \$600          | X        | X        | X        |
| <b>TOTAL, by day</b>    | <b>\$3,900</b> | <b>\$6,900</b> | <b>\$6,900</b> | <b>\$6,900</b> | <b>X</b> | <b>X</b> | <b>X</b> |

The total benefits paid on this claim **would be \$24,600!**

## A basic description of **DELUXE PLAN** Benefits

| Benefit Name                      | Simple Description of the Benefit.  |
|-----------------------------------|---|
| <b>Daily Room Benefit</b>         | This benefit is paid for up to 365 consecutive days of hospital confinement at \$300 per day. Discharge and readmission triggers a new benefit period.  |
| <b>Hospital Injury Benefit</b>    | This benefit is similar to the DRB (above). It is triggered by a hospital confinement caused by an accident or injury, and will pay \$1,000 per day of confinement, up to 365 consecutive days.   |
| <b>First Hospital Confinement</b> | This benefit pays during the insured's first period of hospital confinement in a policy year. The benefit is \$3,000 per day, beginning on the SECOND day of confinement and is paid up to five days, The FHC benefit is only paid during the first period of confinement each policy year. |
| <b>Surgical</b>                   | This benefit is paid when the insured is hospital confined and any covered surgical event takes place. The maximum benefit is \$3,000 per day, up to a maximum of 5 days per confinement  |
| <b>Anesthesia</b>                 | This benefit pays \$600 for each day that a surgical benefit is paid, up to 5 days per confinement.   |

### Rates for the **DELUXE PLAN**

| Monthly Rates     | Employee        | Emp/Spouse      | Emp/Child(ren)  | Family          |
|-------------------|-----------------|-----------------|-----------------|-----------------|
| <b>Age 18-39</b>  | <b>\$203.22</b> | <b>\$371.27</b> | <b>\$343.30</b> | <b>\$511.36</b> |
| <b>Age 40-59</b>  | <b>\$263.09</b> | <b>\$491.03</b> | <b>\$403.18</b> | <b>\$631.12</b> |
| <b>Age 60 –64</b> | <b>\$308.10</b> | <b>\$582.29</b> | <b>\$488.81</b> | <b>\$722.38</b> |

### Plan Highlights for the **DELUXE PLAN**

- \* Once issued, the DELUXE Plan is GUARANTEED Renewable until the insured is eligible for Medicare or until the policy anniversary after the insured's attained age 70.
- \* BRIDGE Plan benefits are paid in addition to any and all other benefits which a client may have, including Workmen's Comp.
- \* There are no scheduled rate increases for aging older or entering a new age bracket.
- \* The Annual Maximum payout for the Surgical Benefit is \$50,000, with an additional \$10,000 for anesthesia. There are no annual caps on any other benefits.
- \* There are no Lifetime Maximum benefits on ANY DELUXE Plan benefits.
- \* In addition to the outstanding PPO MultiPlan, DELUXE Plan insureds also receive the value added benefits of Teladoc telemedicine and The KARIS Group patient advocates.



## Broken Back – 15 Days Confined – 5 in ICU - Surgery

## BASIC Plan

| BASIC Plan              | Day 1          | Day 2          | Day 3          | Day 4          | Day 5          | Day 6          | Days 7+        |
|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Daily Room Benefit      | \$200          | \$200          | \$200          | \$200          | \$200          | \$200          | \$200 +        |
| Hosp Injury Benefit     | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000 #      |
| Lump Sum Benefit        | \$2,000        | X              | X              | X              | X              | X              | X              |
| First Hosp. Confinement | X              | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        | X              |
| Intensive Care (ICU)    | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000 *      |
| Surgical                | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        | X              | X              |
| Anesthesia              | \$400          | \$400          | \$400          | \$400          | \$400          | X              | X              |
| <b>TOTAL, by day</b>    | <b>\$7,600</b> | <b>\$7,600</b> | <b>\$7,600</b> | <b>\$7,600</b> | <b>\$7,600</b> | <b>\$5,200</b> | <b>\$3,200</b> |

+ The DRB pays for up to 365 days per period of confinement, so in this case, the DRB would be paid for 8 days longer than is shown above. The client would have received **another 8 X \$200 or an additional \$1,600 on this claim.**

# The HIB pays for up to 365 days per period of confinement, so in this case, the HIB would be paid for 8 days longer than is shown above. The client would have received **another 8 X \$1,000 or an additional \$8,000 on this claim.**

\* The ICU pays for up to 20 days per period of confinement, so in this case, the ICU would be paid for 8 days longer than is shown above. The client would have received **another 8 X \$2,000 or an additional \$16,000 on this claim.**

The benefits paid for the first 7 days of confinement would be **\$46,400**. The benefits paid for the next 8 days (as detailed in the box above) would be **\$25,600**. The total benefits paid on this claim would be **\$72,000!**

## Heart Bypass Surgery – 7 Days Confined - 3 in ICU

## BASIC Plan

| DELUXE Plan             | Day 1          | Day 2          | Day 3          | Day 4          | Day 5          | Day 6          | Day 7          |
|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Daily Room Benefit      | \$200          | \$200          | \$200          | \$200          | \$200          | \$200          | \$200          |
| Lump Sum Benefit        | \$2,000        |                |                |                |                |                |                |
| First Hosp. Confinement |                | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        |                |
| Intensive Care (ICU)    | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        |
| Surgical                | \$2,000        | \$2,000        | \$2,000        | \$2,000        | \$2,000        |                |                |
| Anesthesia              | \$600          | \$600          | \$600          | \$600          | \$600          |                |                |
| <b>TOTAL, by day</b>    | <b>\$6,800</b> | <b>\$6,800</b> | <b>\$6,800</b> | <b>\$6,800</b> | <b>\$6,800</b> | <b>\$4,200</b> | <b>\$2,200</b> |

The total benefits paid on this claim would be **\$40,400!**

## C-Section, 4 Days Confined

## BASIC Plan

| DELUXE Plan             | Day 1          | Day 2          | Day 3          | Day 4          | Day 5    | Day 6    | Day 7    |
|-------------------------|----------------|----------------|----------------|----------------|----------|----------|----------|
| Daily Room Benefit      | \$200          | \$200          | \$200          | \$200          | X        | X        | x        |
| First Hosp. Confinement |                | \$2,000        | \$2,000        | \$2,000        | X        | X        | x        |
| Surgical                | \$2,000        | \$2,000        | \$2,000        | \$2,000        | X        | X        | x        |
| Anesthesia              | \$400          | \$400          | \$400          | \$400          | X        | X        | x        |
| <b>TOTAL, by day</b>    | <b>\$2,600</b> | <b>\$4,600</b> | <b>\$4,600</b> | <b>\$4,600</b> | <b>X</b> | <b>X</b> | <b>x</b> |

The total benefits paid on this claim would be **\$16,400!**

## A basic description of **BASIC PLAN** Benefits

| Benefit Name                      | Simple Description of the Benefit.  |
|-----------------------------------|---|
| <b>Daily Room Benefit</b>         | This benefit is paid for up to 365 consecutive days of hospital confinement at \$200 per day. Discharge and readmission triggers a new benefit period.  |
| <b>Hospital Injury Benefit</b>    | This benefit is similar to the DRB (above). It is triggered by a hospital confinement caused by an accident or injury, and will pay \$1,000 per day of confinement, up to 365 consecutive days.   |
| <b>First Hospital Confinement</b> | This benefit pays during the insured's first period of hospital confinement in a policy year. The benefit is \$2,000 per day, beginning on the SECOND day of confinement and is paid up to five days, The FHC benefit is only paid during the first period of confinement each policy year. |
| <b>Surgical</b>                   | This benefit is paid when the insured is hospital confined and any covered surgical event takes place. The maximum benefit is \$2,000 per day, up to a maximum of 5 days per confinement  |
| <b>Anesthesia</b>                 | This benefit pays \$400 for each day that a surgical benefit is paid, up to 5 days per confinement.   |

### Rates for the **BASIC PLAN**

| Monthly Rates     | Employee        | Emp/Spouse      | Emp/Child(ren)  | Family          |
|-------------------|-----------------|-----------------|-----------------|-----------------|
| <b>Age 18-39</b>  | <b>\$143.38</b> | <b>\$251.63</b> | <b>\$234.87</b> | <b>\$343.10</b> |
| <b>Age 40-59</b>  | <b>\$182.34</b> | <b>\$329.52</b> | <b>\$273.81</b> | <b>\$421.00</b> |
| <b>Age 60 –64</b> | <b>\$212.36</b> | <b>\$389.57</b> | <b>\$303.84</b> | <b>\$481.05</b> |

### Plan Highlights for the **BASIC PLAN**

- \* Once issued, the BASIC Plan is GUARANTEED Renewable until the insured is eligible for Medicare or until the policy anniversary after the insured's attained age 70.
- \* BRIDGE Plan benefits are paid in addition to any and all other benefits which a client may have, including Workmen's Comp.
- \* There are no scheduled rate increases for aging older or entering a new age bracket.
- \* The Annual Maximum payout for the Surgical Benefit is \$50,000, with an additional \$10,000 for anesthesia. There are no annual caps on any other benefits.
- \* There are no Lifetime Maximum benefits on ANY BASIC Plan benefits.
- \* In addition to the outstanding PPO MultiPlan, BASIC Plan insureds also receive the value added benefits of Teladoc telemedicine and The KARIS Group patient advocates.

# Claims Examples



## Broken Back – 15 Days Confined – 5 in ICU - Surgery

## BRIDGE Plan

| BRIDGE Plan             | Day 1          | Day 2          | Day 3          | Day 4          | Day 5          | Day 6          | Days 7+        |
|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Daily Room Benefit      | \$50           | \$50           | \$50           | \$50           | \$50           | \$50           | \$50           |
| Hosp Injury Benefit     | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        |
| First Hosp. Confinement |                | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        |                |
| Surgical                | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        |                |                |
| Anesthesia              | \$200          | \$200          | \$200          | \$200          | \$200          |                |                |
| <b>TOTAL, by day</b>    | <b>\$2,250</b> | <b>\$3,250</b> | <b>\$3,250</b> | <b>\$3,250</b> | <b>\$3,250</b> | <b>\$2,500</b> | <b>\$1,050</b> |

+ The DRB pays for up to 365 days per period of confinement, so in this case, the DRB would be paid for 8 days longer than is shown above. The client would have received **another 8 X \$50 or an additional \$400 on this claim.** #

The HIB pays for up to 365 days per period of confinement, so in this case, the HIB would be paid for 8 days longer than is shown above. The client would have received **another 8 X \$1,000 or an additional \$8,000 on this claim.**

The benefits paid for the first 7 days of confinement would be **\$18,800**. The benefits paid for the next 8 days (as detailed in the box above) would be **\$8,400**. The total benefits paid on this claim **would be \$27,200!**

## Heart Bypass Surgery – 7 Days Confined - 3 in ICU

## BRIDGE Plan

| BRIDGE Plan             | Day 1          | Day 2          | Day 3          | Day 4          | Day 5          | Day 6          | Day 7       |
|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------|
| Daily Room Benefit      | \$50           | \$50           | \$50           | \$50           | \$50           | \$50           | \$50        |
| First Hosp. Confinement |                | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        |             |
| Surgical                | \$1,000        | \$1,000        | \$1,000        | \$1,000        | \$1,000        |                |             |
| Anesthesia              | \$200          | \$200          | \$200          | \$200          | \$200          |                |             |
| <b>TOTAL, by day</b>    | <b>\$1,250</b> | <b>\$2,250</b> | <b>\$2,250</b> | <b>\$2,250</b> | <b>\$2,250</b> | <b>\$1,500</b> | <b>\$50</b> |

The total benefits paid on this claim **would be \$11,800!**

## C-Section, 4 Days Confined

## BRIDGE Plan

| BRIDGE Plan             | Day 1          | Day 2          | Day 3          | Day 4          | Day 5    | Day 6    | Day 7    |
|-------------------------|----------------|----------------|----------------|----------------|----------|----------|----------|
| Daily Room Benefit      | \$50           | \$50           | \$50           | \$50           | X        | X        | x        |
| First Hosp. Confinement |                | \$1,000        | \$1,000        | \$1,000        | X        | X        | x        |
| Surgical                | \$1,000        | \$1,000        | \$1,000        | \$1,000        | X        | X        | x        |
| Anesthesia              | \$200          | \$200          | \$200          | \$200          | X        | X        | x        |
| <b>TOTAL, by day</b>    | <b>\$1,250</b> | <b>\$2,250</b> | <b>\$2,250</b> | <b>\$2,250</b> | <b>X</b> | <b>X</b> | <b>x</b> |

The total benefits paid on this claim **would be \$8,000!**

# A basic description of **BRIDGE PLAN** Benefits

| <b>Benefit Name</b>               | <b>Simple Description of the Benefit.</b>   |
|-----------------------------------|---|
| <b>Daily Room Benefit</b>         | This benefit is paid for up to 365 consecutive days of hospital confinement at \$50 per day. Discharge and readmission triggers a new benefit period.   |
| <b>Hospital Injury Benefit</b>    | This benefit is similar to the DRB (above). It is triggered by a hospital confinement caused by an accident or injury, and will pay \$1,000 per day of confinement, up to 365 consecutive days.   |
| <b>First Hospital Confinement</b> | This benefit pays during the insured's first period of hospital confinement in a policy year. The benefit is \$1,000 per day, beginning on the SECOND day of confinement and is paid up to five days, The FHC benefit is only paid during the first period of confinement each policy year. |
| <b>Surgical</b>                   | This benefit is paid when the insured is hospital confined and any covered surgical event takes place. The maximum benefit is \$1,000 per day, up to a maximum of 5 days per confinement  |
| <b>Anesthesia</b>                 | This benefit pays \$200 for each day that a surgical benefit is paid, up to 5 days per confinement.   |

## Rates for the **BRIDGE PLAN**

| <b>Monthly Rates</b><br><b>BRIDGE Plan</b> | <b>Employee</b> | <b>Emp/Spouse</b> | <b>Emp/Child(ren)</b> | <b>Family</b>   |
|--|-----------------|-------------------|-----------------------|-----------------|
| <b>Age 18-39</b>                           | <b>\$55.54</b>  | <b>\$85.92</b>    | <b>\$84.36</b>        | <b>\$114.75</b> |
| <b>Age 40-59</b>                           | <b>\$67.02</b>  | <b>\$108.89</b>   | <b>\$95.85</b>        | <b>\$137.72</b> |
| <b>Age 60-64</b>                           | <b>\$74.38</b>  | <b>\$123.62</b>   | <b>\$103.21</b>       | <b>\$152.45</b> |

## Plan Highlights for the **BRIDGE PLAN**

- \* Once issued, the BRIDGE Plan is GUARANTEED Renewable until the insured is eligible for Medicare or until the policy anniversary after the insured's attained age 70.
- \* BRIDGE Plan benefits are paid in addition to any and all other benefits which a client may have, including Workmen's Comp.
- \* There are no scheduled rate increases for aging older or entering a new age bracket.
- \* The Annual Maximum payout for the Surgical Benefit is \$50,000, with an additional \$10,000 for anesthesia. There are no annual caps on any other benefits.
- \* There are no Lifetime Maximum benefits on ANY BRIDGE Plan benefits.
- \* In addition to the outstanding PPO MultiPlan, BRIDGE Plan insureds also receive the value added benefits of Teladoc telemedicine and The KARIS Group patient advocates.

For Additional Information call: 877-247-8868