



Medical Bridge_{SM} Benefits

Medical Bridge_{SM} insurance helps your employees prepare for the expenses associated with a hospital confinement or outpatient surgery. This hospital confinement indemnity policy pays a lump sum benefit per eligible hospital confinement or covered outpatient surgery. Employees can choose from five levels of coverage. Individual, individual and spouse, one-parent and two-parent plans are available.

Lump Sum Inpatient Benefit - Paid if any covered person is confined to a hospital because of injuries received in a covered accident or because of a covered sickness.

Outpatient Surgery - Paid when any covered person requires a surgical procedure due to a covered accident or covered sickness, and he is not confined at the time of the surgery. A doctor must perform the procedure, anesthesia must be administered by a licensed anesthesiologist, and the procedure must be performed in a hospital or ambulatory surgical center.

Optional Riders

- Accident-Only Emergency Room Treatment and Doctor Office Follow-up Visit - for a covered confinement or a covered outpatient surgery.
- Accident/Sickness Emergency Room Treatment and Doctor Office Follow-Up Visit - for a covered confinement or a covered outpatient surgery.
- Health Screening Benefit - for one of 18 health screening tests performed after a 30-day waiting period.

Minimum Group Size

The Medical Bridge_{SM} program can be made available to groups where at least three eligible participants apply for and are issued coverage.

Features

- Coverage is guaranteed renewable as long as premiums are paid when due.
- Coverage is portable. An employee can take his coverage with him if he changes jobs or leaves your company.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Benefits are paid directly to the insured unless they specify otherwise.
- Benefits are paid as a lump sum.
- No elimination period.
- No waiting period.



Limitations/Exclusions

- Alcoholism or Drug Addiction
- Birth within 10 Months after the Effective Date of the Policy
- Dental Care or Treatment
- Cosmetic Surgery
- Illegal Activities
- Pre-existing Conditions
- Pregnancy of a Dependent Child
- Mental or Emotional Disorders
- Suicide or Injuries Which Any Covered Person Intentionally Does to Himself
- War
- Well Baby Care

Definitions

Accident - Bodily harm caused by external and unexpected means and not contributed to by any other cause.

Ambulatory Surgical Center -A place which:

- Is equipped for surgical procedures performed by qualified physicians;
- Provides anesthesia administered by a licensed anesthesiologist;
- Has written agreements with local hospitals to immediately accept patients who develop complications.

Confined or Confinement - The assignment to a bed as a registered inpatient in a hospital on the advice of a physician or confinement in an observation unit within a hospital for a period of no less than 20 continuous hours on the advice of a physician.

Covered Accident - An accident which:

- Occurs after the effective date of the policy
- Occurs while the policy is in force; and
- Is not excluded by name or specific description in the policy.

Covered Sickness - Means an illness, infection, disease or any other abnormal physical conditions, not caused by an accident which:

- Occurs after the effective date of the policy
- Occurs while the policy is in force; and
- Is not excluded by name or specific description in the policy.

Observation Unit - A specified area within a hospital, apart from the emergency room, where a patient can be monitored following outpatient surgery or treatment in the emergency room by a physician; and which

- Is under the direct supervision of a physician or registered nurse;



- Is staffed by nurses assigned specifically to that unit; and
- Provides care seven days per week, 24 hours per day.

Pre-existing condition - Means any covered person having a sickness or physical condition for which medical advice or treatment was recommended by a physician or received from a physician within 12 months before the effective date of the policy.

We will not pay benefits for a hospital confinement or an outpatient surgery resulting from a pre-existing condition that began during the first 12 months after the effective date of this policy.

Premium Information

Premiums are based on age of the named insured, level of coverage and on individual, individual and spouse, one parent or two-parent plan.

Coverage

The Medical Bridge_{SM} product features five levels of coverage.

There are two components. One is an indemnity benefit for inpatient confinement in a hospital, and this is always coupled with the second component, an indemnity outpatient surgery benefit.

Lump Sum Benefits	Level 1	Level 2	Level 3	Level 4	Level 5
Inpatient	\$250	\$500	\$1000	\$1500	\$2000
Outpatient Surgery	\$250	\$500	\$500	\$500	\$500

Sample Monthly Premiums

Level 1	Individual coverage No riders Age band 17-49	\$7.00
Level 3	Individual/Spouse coverage No riders Age band 50-59	\$45.00
Level 5	Two-Parent Family coverage No riders Age band 17-49	\$80.00