

HEALTHCARE INDEMNITY



Group Healthcare Indemnity Insurance offered by 5Star Life Insurance Company

Protecting your family and your financial security

The 5Star Life Healthcare Indemnity policy pays cash benefits from day one when you are hospitalized or receive other covered medical treatment. In addition to peace of mind and financial flexibility, the policy:



Helps offset expenses not covered by your medical insurance such as deductibles, co-pays, and out-of-pocket costs.



Offers the convenience of payroll deduction and provides coverage for your spouse and children.



Gives you the freedom to use the cash benefits as needed – pay medical bills, everyday living expenses, or any other unexpected expenses.



Pays benefits directly to you or a designated medical provider regardless of what your primary insurance covers, with no coordination of benefits.

Covered Events*

* May vary based on employer selection.

- Hospitalization
- Trips to the Emergency Room
- Ambulance services
- Hospital admission
- Doctor office visits
- Newborn baby care
- Surgical benefits
- Diagnostic services
- Durable medical equipment
- Physical, occupational, and rehabilitative therapy
- Private duty nursing
- Home healthcare
- CT scans and MRI
- Health and well-being options that can include diet and nutrition counseling, financial wellness and family caregiver benefits
- Well-care and health screenings that can include annual adult physicals, mammography, and cancer screenings



The journey to health and well-being starts with planning for tomorrow, today. Enroll to provide peace of mind for your family!

For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your employer or contact 5Star Life.

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521.
Product not available in all states. Policy #: 5SHIPOL

Hospital Indemnity Flyer - R0720



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Healthcare Plan Coverage	Select	Select Plus	Annual Benefit
Confinement			
First Day Hospital Confinement	\$1,000	\$1,000	2 Days Per Year
Daily Hospital Confinement (Day 2 Forward)		\$100	31 Days Per Year
Rehabilitation Unit Confinement	\$100	\$100	31 Days Per Year
<i>Confinement benefits: Payable for each day of confinement, subject to a maximum number of days per year. Hospital Confinement benefits are payable when an insured is confined to a hospital as an inpatient, or has an observation unit long stay.</i>			
Outpatient Treatment			
Observation Room Treatment	\$100	\$100	3 Days Per Year
<i>Outpatient treatment benefits: Payable for each day an insured receives treatment on an outpatient basis, subject to a maximum number of days per year.</i>			
Surgical			
Outpatient Surgery - Hospital or ASC	\$500	\$750	1 Day Per Year
<i>Surgical benefits: Payable for each day an insured undergoes a surgery, subject to a maximum number of days per year. Inpatient surgeries must be invasive or open and performed while the insured is confined to a hospital as an inpatient. Anesthesia, if included, is payable for inpatient surgeries</i>			
Additional Benefits			
Minor Diagnostic	\$50	\$50	1 Day Per Year
Major Diagnostic	\$250	\$500	1 Day Per Year
Invasive Diagnostic	\$250	\$500	1 Day Per Year
<i>Additional benefits: Payable up to specified limits and complement the treatment or services provided under other benefits.</i>			
Health and Well-Being			
Health and Well-Being - Health Screening	\$50	\$50	
Health and Well-Being - Cancer Screening	\$50	\$50	
Health and Well-Being - Mammography Screening	\$50	\$50	
Post-Traumatic Stress Disorder	\$250	\$250	
<i>Health and well-being: Benefit pays up to ONE visit per individual per year and up to SEVEN visits per family per year.</i>			

Select rates	Monthly	Select Plus rates	Monthly
Employee Only	\$23.19	Employee Only	\$33.00
Employee / Spouse	\$50.16	Employee / Spouse	\$68.00
Employee / Child	\$41.00	Employee / Child	\$55.00
Family	\$69.89	Family	\$85.00