



# Group Hospital Indemnity Insurance

for Employees of Los Angeles County

A hospital stay can be expensive—even with a good health insurance plan. If you or someone in your family gets sick or injured and needs to go to the hospital, the last thing you want to think about is how you are going to pay for medical care.

Hospital indemnity insurance provides peace of mind and gives you additional cash to pay your health insurance deductible and other expenses resulting from a covered hospital stay.

**Group Hospital Indemnity insurance pays a benefit directly to you**, starting at admission, for each day of hospital confinement.

## Key Features

- ✓ Pays a **lump-sum benefit** starting at admission
- ✓ Pays a **daily benefit** for each day confined in a hospital
- ✓ Includes a **wellness benefit** for a number of preventive care procedures
- ✓ **No deductibles, copays, coinsurance or networks** (see any doctor)
- ✓ **Guaranteed issue** – no medical exams or tests
- ✓ **Portable** – coverage continues if you retire or change jobs, as long as you pay the premiums

**Know you  
and your family  
are protected.**

It's easy —  
sign up today



Not available to residents of New York.

Flexible - 231340

# Group Hospital Indemnity Benefits - California

Forms G H1730/G H1730C (HSA Compatible)

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## Hospital Admission

Group Hospital Indemnity pays a lump-sum benefit of **\$1,000** for the first hospital confinement in a calendar year for a covered sickness or injury sustained in a covered accident. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

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### Hospital Indemnity Care Rider:

(Form No. R G1736C)

Pays daily benefits based on confinement due to a covered sickness or an injury sustained in a covered accident, in an amount based on the type of confinement and for the maximum number of days shown below:

- Hospital Confinement - **\$150** per day up to 30 days

Note: Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours. Only one type of confinement benefit is payable for a given day. If confinement continues in an Intensive Care Unit, Sub-Acute Intensive Care Unit or Rehabilitation Unit beyond the maximum benefit period shown, the Hospital Confinement benefit will be payable until that benefit period is also exhausted.

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### Drug and Alcohol Rehab Rider:

(Form R G1733C)

Pays a **\$100** daily benefit for up to 30 days confinement in a hospital or residential treatment facility for drug or alcohol rehabilitation. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

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### Mental and Nervous

#### Disorder Rider:

(Form R G1737C)

Pays a **\$100** daily benefit for up to 30 days confinement in a hospital or residential treatment facility for treatment of a mental or nervous disorder. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

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### Preventive Care Rider:

(Form R G1740C)

Pays a **\$50** daily benefit up to the maximum of twice per insured person or four times per family in a calendar year for the following preventive care services:

- blood screening for triglycerides, cholesterol, HDL or LDL
  - fasting blood glucose test
  - annual physical exam
  - routine eye exam
  - immunizations
  - any medically accepted cancer screening test
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231340

GROUP HOSPITAL INDEMNITY INSURANCE PROVIDES LIMITED BENEFIT COVERAGE, IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE, AND MAY NOT BE APPROPRIATE FOR MEDICAID RECIPIENTS. It is not major medical insurance and does not satisfy the requirement for minimum essential coverage under the affordable Care Act (ACA). It may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

# Group Hospital Indemnity - California

Forms G H1730/G H1730C

## Limitations, Conditions and Exclusions

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

### Limitations

#### **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.

**Pre-existing conditions:** Assurity will not pay benefits concerning a pre-existing condition until after coverage has been in force for 6 months from the issue date. Pre-existing condition means a covered sickness or physical condition for which, during the 6 months before the issue date, the insured person received diagnosis, advice or treatment from a Physician or had taken prescribed medication.

### **Special Endorsement**

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 and 10-month pregnancy exclusion.

### Coverage Conditions

**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.

**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.

### Exclusions

Assurity will not pay benefits for losses caused by or the result of any Insured Person(s):

- having elective procedures or surgery that are not ordered by the treating Physician for the purpose of diagnosing or treating a covered sickness or injury sustained in a covered accident;
- receiving services provided outside the United States;
- having elective sterilization;
- having elective circumcision;
- 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 terminating 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;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving;
- riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
- 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 intoxicated or under the influence of any controlled substance, unless administered on the advice of 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;
- committing or attempting to commit suicide; or
- participating in a riot, insurrection or rebellion.

# We are never more than one call away.



Customer Service  
800-276-7619, Ext. 4210  
7:30am - 5:00pm CST



Email  
[claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)



Claims  
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Policy Services  
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## NBG

CA Lic# 6000886

Customer Service: (800) 449-3607

[support@natbengroup.com](mailto:support@natbengroup.com)

## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.



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### NOT AVAILABLE IN NEW YORK.

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, New York. Product availability, features and rates may vary by state.