

## **RELIANCE STANDARD LIFE INSURANCE COMPANY**

**Home Office: 1900 East Golf Rd, Suite 500  
Schaumburg IL, 60173**

### **IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

### **Looking for comprehensive health insurance?**

- **Visit [HealthCare.gov](https://www.healthcare.gov) online** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

### **Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

## Plan Highlights

# Hospital Indemnity

## Saks Global Enterprises, LLC

### COVERAGE

Hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

### ELIGIBILITY

All eligible Dependents as defined by Saks Global and reflected in your Certificate of Insurance. *A person may not have coverage as both an Employee and Dependent.*

### BENEFITS AMOUNTS

See Full Schedule of Benefits on the following pages.

### BENEFIT FEATURES

- Guaranteed issue; no medical questions
- No lifetime maximum
- Hospitalizations and facility stays for Substance Abuse and Mental/Nervous are covered
- No maternity waiting period - delivery on or after the effective date is fully covered
- Observation status (minimum 20 hours) covered at same benefit amount as Hospital Admission
- Hospital Daily Confinement benefit begins on day one
- Portability- you can take your coverage with you at the same rates
- Wellness Benefits- Any preventative health screening or test including but not limited to, annual physicals, immunizations, dental exams and well child visits - pays \$50 once per year per covered person (not to exceed total of 6 per family)

### BENEFIT PROVISIONS

#### Nursery Care

Coverage for newborn admission (\$250) paid in addition to admission/daily benefit for mother

### BI-WEEKLY PREMIUM

Coverage	Standard
Employee Only	\$10.01
Employee and Spouse	\$19.11
Employee and Child(ren)	\$15.82
Family	\$24.75



[www.reliancematrix.com](http://www.reliancematrix.com)

Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.

## INCLUDED BENEFITS

Benefits	Standard
Hospital Admission Amount	\$1,500
Hospital Admission Max Per Year	4
Hospital Admission ICU Amount	\$1,500
Hospital Admission ICU Max Per Year	4
Hospital Confinement Amount per Day	\$200
Hospital Confinement Days Max Per Year	20
Hospital Confinement ICU Amount per Day	\$400
Hospital Confinement ICU Days Max Per Year	15
Minimum Hours for Admission or Confinement	20
Maximum Benefit per Plan Year	Unlimited
Facility Benefit per Day - Substance Abuse and/or Mental/Nervous	\$100
Facility Benefit - Max Days Per Year	15
Nursery Admission Amount	\$250
Nursery Admission Max Per Year	1
Other Care/Treatment Benefits	
Rehabilitative and Therapeutic Care Visits Benefit	\$100
Rehabilitative and Therapeutic Care Visits Benefit Plan Year Maximum	10
Transfer Of Coverage	Included
Wellness Benefit	\$50
Portability	Included
Benefit Waiting Period	None
Benefit Waiting Period for Late Applicants	None
Pregnancy Limitation Period	None
Pre-Existing Limitation	None
Pre-Existing Limitation for Late Applicants	This plan does not allow for Late Applicants.

**\*Note** If more than one type of Hospital Admission occurs during the same Confinement, only the highest Hospital Admission Benefit is payable

**\*\*Note** If more than one type of Hospital Confinement occurs on the same day, only the highest Hospital Confinement Benefit is payable.

## EXCLUSIONS and LIMITATIONS

A benefit will not be paid for a Covered Event if caused or contributed by an exclusion listed in the Certificate of Insurance.

## NON-INSURANCE SERVICES

1. Travel Assistance Services

## ADDITIONAL INFORMATION

This Plan Highlights document provides a brief description of the key features of the Reliance Standard Life Insurance Company insurance plan. The availability of the benefits and features described may vary by state. It is not a Certificate of Insurance or evidence of coverage. Insurance is provided under group policy form LRS-9572-0519, et al.



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