

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 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) 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

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.