



## Hospital Insurance

can pay benefits that help you with the costs of a covered hospital visit.

### How does it work?

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

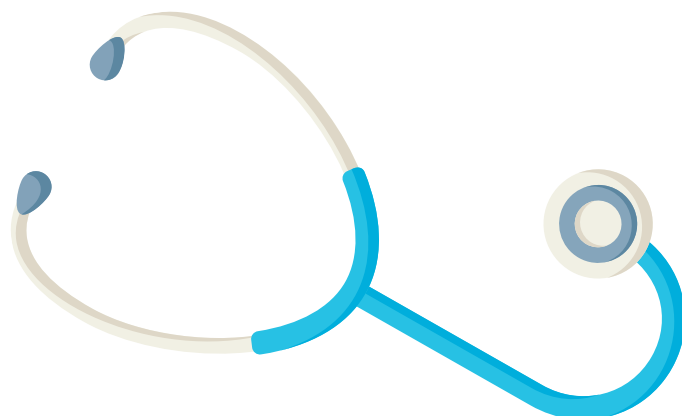
### Why is this coverage so valuable?

- The money is paid directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.
- You get affordable rates when you buy this coverage at work.
- The cost is conveniently deducted from your paycheck.
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions. You'll be billed directly.

### Who can get coverage?

<b>You:</b>	If you're actively at work
<b>Your spouse:</b>	Can get coverage as long as you have purchased coverage for yourself
<b>Your children:</b>	Dependent children newborn until their 26th birthday, regardless of marital or student status

Employee must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.



### How much does it cost?

Your monthly premium	Option 1
You	\$14.81
You and your spouse	\$30.83
You and your children	\$20.41
Family	\$36.43

## Hospital Insurance

Hospital		
Option 1 benefits		
Hospital Admission	Payable for a maximum of 1 day per year	\$1,000
Hospital Daily Stay	Payable per day up to 365 days	\$45
Short Stay	Payable for a maximum of 1 day per year	\$50

### Exclusions and Limitations

Hospital insurance filed policy name is Group Hospital Indemnity Insurance Policy

#### Active employment

You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 20 hours per week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 30 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

#### Continuity of coverage

We will provide coverage for an Insured if the Insured was covered by a similar prior policy on the day before the Policy Effective Date.

Coverage is subject to payment of premium and all other terms of the certificate. If an employee is on a temporary Layoff or Leave of Absence on the Policy Effective Date of this certificate, we will consider your temporary Layoff or Leave of Absence to have started on that date and coverage will continue for the period provided temporary Layoff or Leave of Absence under Continuation of your Coverage During Extended Absences in the certificate.

If you have not returned to Active Employment before any Insured's covered loss, any benefits payable will be limited to what would have been paid by the prior carrier.

#### Childbirth Limitation

We will pay benefits due to Childbirth for any Insured within the first nine months after the Insured's Coverage Effective Date. In no event will the Daily Stay benefit be less than \$40. Childbirth or Complications of Pregnancy will be covered to the same extent as any other Covered Sickness.

#### Exclusions and limitations

Unum will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:

- Committing or attempting to commit a felony;
  - Being engaged in an illegal occupation or activity;
  - Injuring oneself intentionally or attempting or committing suicide, whether sane or not;
  - Active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
  - Participating in war or any act of war, whether declared or undeclared; Unum will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:
  - Committing or attempting to commit a felony;
  - Being engaged in an illegal occupation or activity
  - Injuring oneself intentionally or attempting or committing suicide, whether sane or not;
  - Active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
  - Participating in war or any act of war, whether declared or undeclared;
  - Combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
  - A Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
  - Elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of organ donation, trauma, infection, or other diseases;
  - Treatment for dental care or dental procedures, unless treatment is the result of a Covered Accident;
  - Any Admission or Daily Stay of a newborn Child immediately following Childbirth unless the newborn is Injured or Sick;
  - Voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician; and
  - Mental or Nervous Disorders. This exclusion does not include dementia if it is a result of:
  - Stroke, Alzheimer's disease, trauma, viral infection; or
  - Other conditions which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment.
- Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

#### End of employee coverage

If you choose to cancel your coverage, your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends at the end of the month of your termination.

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day you are actively employed (unless coverage is continued due to a covered layoff, leave of absence, injury or sickness), as described in the certificate of coverage

However, as long as premium is paid as required, coverage will continue in accordance with the Continuation of your Coverage During Absences provision or if you elect to continue coverage for you under Portability of Hospital Indemnity Insurance.

We will provide coverage for a Payable Claim that occurs while you are covered under this certificate.

#### THIS INSURANCE PROVIDES LIMITED BENEFITS

This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage as defined in federal law. Some states may require individuals to have comprehensive medical coverage before purchasing hospital insurance.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete definitions of coverage and availability, please refer to Certificate Form GHIP16-1 or contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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