



## Group Hospital Indemnity Insurance

Combat the high cost of healthcare

For the employees of  
Lone Oak ISD



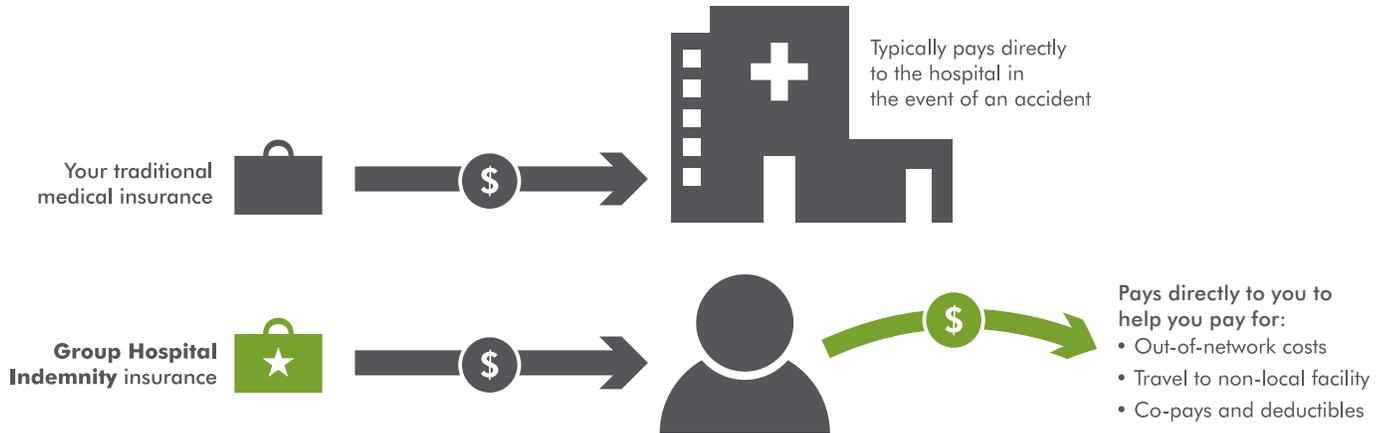
Policies issued by:  
**American General Life Insurance Company**  
Not available in the state of Massachusetts

## Why Hospital Indemnity Insurance?

As the costs of healthcare continue to rise, many people are turning to hospital indemnity insurance for protection against the financial burden that an unexpected hospital stay can bring about. Hospital indemnity coverage pays benefits for services such as admission, confinement and intensive care — and since all payments are made directly to you, they can be used as you see fit.

## How Does Group Hospital Indemnity Insurance Work?

Even if you have major medical insurance that provides good benefits, you're still responsible for paying deductibles, co-pays and non-covered expenses. Group Hospital Indemnity helps ease this burden by paying benefits directly to you for a variety of hospital-related expenses associated with non-occupational injuries or sickness.



## What Can Group Hospital Indemnity Insurance Offer Me?

### Added Security

- Benefits for a range of hospital-related expenses, including hospital admission, confinement and intensive care.
- Allows you to cover your spouse and children on the same policy.

### Financial Advantages

- Benefits paid directly to you, regardless of what's covered by other insurance.
- Waives premiums for any hospital stay of 30 days or more.

### Convenience and Flexibility

- Premiums paid through payroll deduction — no checks to write.
- If you leave your place of employment, you may be able to continue your coverage while the group policy is in effect.



### Allison's Story<sup>1</sup>

When an extended illness put Allison in the hospital for two weeks, her medical insurance covered most of the treatments she needed. However, she was still responsible for co-pays and deductibles, and also needed household and childcare help. Fortunately, Allison's Group Hospital Indemnity plan provided benefits directly to her, which she could then use to cover outside expenses or simply to replace lost income until she recovered.

# Group Hospital Indemnity Benefit Summary

Hospital care can be a very costly expense. And even the best health insurance plan doesn't cover all the costs of hospitalization or medical care, such as a private room, private-duty nursing or in-hospital physician visits. Plus, in addition to your out-of-pocket medical expenses, consider the hidden costs associated with a hospital stay — meals, travel, lodging, housekeeping expenses, prescriptions, loss of income, etc. Having the extra protection of Group Hospital Indemnity can help give you more peace of mind.

The following benefits are payable under **Group Hospital Indemnity (Plan 3)**. All benefits are paid directly to you. See the certificate for details regarding benefit descriptions, limitations and exclusions.

## Benefits Payments

### Hospital-Related

Emergency room, up to 4 visits per year (for accidents only)	\$250
Hospital admission per occurrence	\$1,000
Hospital confinements, up to 180 days per occurrence (per day)	\$100
ICU, up to 30 days per occurrence (per day)	\$100

## Weekly Cost of Benefit

Employee: \$24.25

Employee and Spouse: \$49.38

Employee and Child(ren): \$55.97

Family: \$81.12

## Enroll Today!

**Enroll in Group Hospital Indemnity insurance today. Your premium will be conveniently taken through payroll deduction.**

## Did You Know?

44 percent of Americans name the cost of care as one of their top two economic concerns, compared to 59 percent who talk about jobs, and 37 percent who mention the budget deficit.<sup>2</sup>

# Pre-existing Conditions, Limitations and Exclusions

(state variations may apply)

Pregnancy is a pre-existing condition if conception occurs prior to the effective date of the insured person's coverage under the policy.

No coverage shall be provided and no benefits will be paid for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks.

- Suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury or any act of auto-eroticism.
- Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the insured person is:
  - Riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.
  - Performing, learning to perform or instructing others to perform as pilot or crew member of any aircraft.
  - Riding as a passenger in an aircraft owned, leased or operated by the insured person's employer.
- Declared or undeclared war, any act of declared or undeclared war.
- Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the insured person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded).
- The insured person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
- The insured person's being under the influence of drugs unless taken under the advice of and as specified by a physician.
- The insured person's commission of or attempt to commit a felony.
- Services and supplies which are not prescribed by a physician as necessary to treat an injury (or sickness); are received without charge or legal obligation to pay; would not normally be paid in the absence of insurance; are received outside of the United States; or are received while incarcerated by legal authorities of any state or country for any reason.
- Dental treatment unless due to an injury.
- Cosmetic care, except for reconstructive plastic surgery required as a result of injury; to restore a normal bodily function; to improve functional impairment by anatomic alteration made as necessary as a result of a congenital birth defect; or for breast reconstruction following mastectomy.
- Any injury or sickness covered under any state or federal workers' compensation, employer's liability law or similar law.
- Services and supplies which are not due to an injury (or sickness) except as specifically provided.
- Participating in any sport or sporting activity for wage, compensation or profit, including officiating or coaching; or racing any type vehicle in an organized event (except participating in a covered activity).
- Driving any taxi for wage, compensation or profit.
- Mountaineering using ropes and/or other equipment; parachuting; or hang gliding.
- Custodial care or rest.
- Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning, or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.

1. Not an actual case; presented for illustrative purposes only.
2. The Kaiser Family Foundation, Kaiser Health Tracking Poll, 08/2012.

Policies issued by:

**American General Life Insurance Company**

Houston, Texas

Policy form number: N20000

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

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This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

If applicable, any rates shown are based on the information provided at the time of quoting and are subject to adjustment in the event such information changes.

Group Hospital Indemnity is the marketing name for the Group Hospital Indemnity Insurance Policy.

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