Plan Highlights

Hospital Indemnity

Bright Health Management, Inc. dba NeueHealth

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 Employee and their Dependents as defined by Bright Health Management, Inc. dba NeueHealth and reflected in your Certificate of Insurance. ***Note: The definition of dependent may vary by state.*** *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 due to mental & nervous or Substance Abuse not excluded
- No maternity waiting period
- Observation status (23 hours) covered as Hospital Admission
- Hospital Daily Confinement benefit begins on day one
- Portability- you can take your coverage with you at the same rates

BENEFIT PROVISIONS

Short-Term Stay

Coverage for you and your Insured Dependents, if applicable, if you, or they receive treatment for a covered Sickness or Injury in a Hospital, including an observation room, for a period of more than 8 hours but less than 23 hours.

MONTHLY PREMIUM

Coverage	Standard
Employee Only	$19.00
Employee and Spouse	$27.00
Employee and Child(ren)	$37.00
Family	$47.00

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	$1,000
Hospital Admission Max Per Year	5
Hospital Admission ICU Amount	$2,000
Hospital Admission ICU Max Per Year	5
Hospital Confinement Amount	$250
Hospital Confinement Days Max Per Year	5
Hospital Confinement ICU Amount	$500
Hospital Confinement ICU Days Max Per Year	5
Minimum Hours for Admission or Confinement	23
Maximum Benefit per Plan Year	Unlimited
Hospital Short-Term Stay Amount	$500
Hospital Short-Term Stay Max Per Year	6
Transfer Of Coverage	Included
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

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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