

FLEX CARE - Plan Highlights

Voluntary Group Hospital Indemnity Insurance



RAILROAD MARKETING SPECIALIST

888-646-9951

COVERAGE

Voluntary 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 Active Full-Time Employees working 30 hours or more per week.

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- ▶ Your legal spouse or domestic partner. Spouse must be under age 70 at date of application.
- ▶ Your dependent children from birth to 26 years.

FEATURES

- ▶ Guaranteed issue; no medical questions
- ▶ Pre-existing conditions exclusions apply*
- ▶ No deductibles

BENEFITS

Hospital Room & Board Benefits

Room & Board Benefit per Day
(365 Daily Benefits per Coverage Year)* \$300

Hospital Critical Care Unit Benefits

ICU Benefits per Day (365 Daily
Benefits per Coverage) \$400

Hospital Admission Benefit

Two Daily Benefits per Coverage Year \$1,500

Hospital Critical Care Admission Benefit

One Daily Benefit per Coverage Year \$2,000

Nursery Admission Benefit

One Daily Benefit per Coverage Year \$200

Wellness Care**

One Daily Benefit per Coverage Year \$50

**In no event will the Daily Benefits exceed 365 daily benefits per Coverage Year.*

***Wellness Care means medical examinations and procedures that are preventive in nature and not for the treatment of Injury or Sickness.*

PREMIUM

Coverage	Monthly Premium	Twice Monthly
Employee	\$ 42.00	\$ 21.00
Employee & Family	\$ 128.00	\$ 64.00

RAILROAD MARKETING SPECIALISTS serving railroaders disability needs for 55 years.

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RELIANCE STANDARD
LIFE INSURANCE COMPANY

FLEX-08/25

*This Plan Highlight is not a complete description of the insurance coverage. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.