

Limitations and Exclusions

With respect to all of the benefits provided under the policy, no benefits will be payable in connection with or as the result of any of the following: (a) suicide or any attempt thereat, while sane or insane; (b) any intentionally self-inflicted Injury or Sickness; (c) rest care; (d) cosmetic surgery or care or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to cosmetic surgery resulting from an Injury if initial treatment of the insured person is begun within 12 months of the date of the Injury; (e) immunization shots and routine examinations such as: health exams; periodic check-ups; pre-marital exams; and routine physicals; (f) routine newborn care, including routine nursery charges; (g) voluntary abortion, except with respect to a covered dependent where such person's life would be endangered if the fetus were carried to term or where medical complications have arisen from an abortion; (h) pregnancy of a dependent child, unless required by law; (i) a insured person's participation in a riot, civil commotion, civil disobedience, or unlawful assembly. This does not include a loss which occurs while acting in a lawful manner within the scope of authority; (j) an insured person committing, attempting to commit, or taking part in a felony, or engaging in an illegal occupation; (k) a insured person's participation in a contest of speed in power driven vehicles, parachuting, parasailing, bungee-jumping, or hang gliding; (l) air travel, except: (1) as a fare-paying passenger on a commercial airline on a regularly scheduled route; or (2) as a passenger for transportation only and not as a pilot or crew member; (m) any Injury occurring directly or indirectly as a result of the voluntary use of intoxicants (as defined by the State of occurrence), narcotics or hallucinogens unless taken on the written advice of a physician; (n) sex changes; (o) any dental care, treatment or service to the teeth, gums or mouth unless necessitated by an Injury and care is rendered within 180 days after the Injury; (p) experimental treatments or surgery; (q) the reversal of tubal ligation and vasectomies; (r) artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications, or physician's services, unless required by law; (s) treatment of exogenous obesity or weight control; (t) an act of war, whether declared or undeclared, or while performing police duty as a member of any military or naval organization. This exclusion includes Injury sustained or Sickness contracted while in the service of any military, naval or air force of any country engaged in war

Limitations and Exclusions (Continued)

We will refund the pro rata unearned premium for any such period the insured person is not covered; (u) Injury or Sickness arising out of or as the result of any work for wage or profit when coverage is in force for the Injury or Sickness under Worker's Compensation, employer's liability or similar laws or coverage; (v) any facility charges for treatment at a hospital in excess of the indemnity amount specified in the Schedule of Benefits; (w) normal pregnancy (including childbirth, false labor, occasional spotting, physician prescribed rest, morning sickness, hyper emesis gravid arum and similar conditions associated with a difficult pregnancy which do not constitute a distinct Complication of Pregnancy as defined) or voluntary termination of pregnancy; (x) voluntary sterilization; (y) Pre-Existing Conditions; (z) any service, supplies or treatment that is not Medically Necessary; and (aa) any service or treatment rendered outside the territorial limits of the United States of America except for an "emergency" admission until the patient can be transferred while traveling.

Pre-Existing Conditions

This policy does not insure You against loss incurred during the twelve (12) months immediately after the Effective Date of this policy if that loss results from a Pre-Existing Condition. In addition, any Pre-Existing Condition listed on the application is not covered for the first twelve (12) months after the policy Effective Date.

Filing a claim

When filing a claim, please submit a claim form and an itemized statement with diagnosis codes from providers.

Benefits and availability may vary by state

Underwritten By:
Philadelphia American Life Insurance Company
P.O. Box 4884 Houston, TX 77210-4884

HOSPITAL INDEMNITY INSURANCE

BRIDGING THE GAP



**MAKE YOUR CURRENT
HEALTH INSURANCE
WORK BETTER FOR YOU**





How will you prepare for **Out-of-Pocket** charges from hospital and doctor bills?

As healthcare costs continue to increase, many individuals and businesses are moving towards high-deductibles and increased co-insurance on major medical plans in an effort to reduce costs. While this approach reduces the cost of your health insurance, it puts you at greater financial risk. In fact, more than six in 10 adults who say they have problems paying their medical bills are covered by health insurance.*

Philadelphia American Life Insurance Company's (PALIC) GAP plan helps bridge gaps in coverage that may exist in your current insurance plan by reducing or even eliminating the Out-of-Pocket expenses associated with hospital and doctors bills. The plan pays the difference in what your medical plan would pay and what you or a covered family member would owe.

Benefits are based on a fixed dollar amount that you select for the purpose of paying deductibles and co-insurance amounts as well as Emergency Room and Urgent Care Center visits, that you or each of your covered family members are required to pay under your Primary Medical Insurance.

Benefit Options

To help bridge the coverage gap you can select an annual calendar benefit starting as low as \$1,000 or a maximum benefit of \$6,000 (selections are in \$1,000 increments).

Choose The Plan To Fit Your Needs

Calendar Year Deductible (per Covered Person with a maximum of three deductibles per policy) Select your Calendar Year Deductible:

\$0 \$250 \$500*

* 1-3 Units are NOT available with the \$500 Inpatient Deductible

FIXED INDEMNITY BENEFITS

SELECT THE NUMBER OF BENEFIT UNITS TO FIT YOUR NEEDS	1 UNIT	2 UNITS	3 UNITS	4 UNITS	5 UNITS	6 UNITS
Inpatient Hospital Confinement Benefits: The plan will pay one benefit per insured person per calendar year for confinement in a hospital or a hospital's intensive care unit (ICU) as a result of injury or sickness.	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000
Outpatient Surgical Services Benefit: The plan will pay one benefit per insured person per calendar year for Outpatient Surgical Services when performed in an outpatient hospital or ambulatory surgical center as a result of injury or sickness.	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
Emergency Department Indemnity Benefit: The plan will pay one benefit per insured person per calendar year for Emergency Department.	\$100	\$200	\$300	\$400	\$500	\$600
Urgent Care Center Indemnity Benefits: The plan will pay one benefit per insured person per calendar year for an Urgent Care Center.	\$100	\$100	\$100	\$100	\$100	\$100

How the plan works

Since the GAP plan is based on a fixed benefit you will receive the benefit you selected regardless of the expenses that are incurred.

Example: You have an ACA/Major Medical plan with a \$2,000 deductible and 80%/20% coinsurance up to \$10,000. Your potential out-of-pocket maximum for both is \$4,000. To cover your out-of-pocket maximum, you also purchased a \$4,000 GAP plan. (Below are two examples of how this plan will pay in each situation)

1. You incur a \$12,000 in-hospital expense. PALIC will pay you \$4,000 which will cover the deductible and coinsurance that you are responsible for. Your Major Medical will pay the balance.
2. You are in the hospital for overnight observation and incur expenses of \$2,200, we will still pay you your \$4,000 annual policy maximum benefit since the plan pays a one time annual fixed benefit.

In addition to your **In-hospital Benefit** paid, you still have additional annual benefits to help offset your costs for **Urgent Care, Emergency Room and Outpatient Surgery**.