

## A BENEFITS PACKAGE FOR MEMBERS OF THE

# Hallmark Family



Life is full of special moments and milestones. We celebrate a new year, a new love, a new home, a new baby and a new chapter. We mark birthdays and anniversaries, we honor family and friends, we make memories.

Along the way, life can take some unexpected twists and turns. You may get sick or injured. You could land in the hospital or ER. You might need to be seen by a doctor. At Hallmark, you have access to benefit options that can help keep your health expenses in line. So, you stay physically well and fiscally fit – and ready to make every moment count.

### WHAT IS IT?

You may choose one of two plan options: Both Option 1 and Option 2 include Group Limited Indemnity Insurance, with PPO network access and telehealth benefits. Option 2 also includes Minimum Essential Coverage benefits.

The **Group Limited Indemnity (GLI)**<sup>1</sup> pays a fixed benefit amount for a set number of days that can be used for certain medical expenses, due to sickness or injury.

Note: GLI is NOT major medical insurance or comprehensive health coverage.

**Minimum Essential Coverage (MEC)**<sup>2</sup> covers 100% of the cost of certain preventive services, when delivered by a network provider. These services are approved by the Centers for Medicare and Medicaid Services (CMS). For a full list, view [MEC Covered Services pdf](#).

Each plan is offered guaranteed issue with optional dependent coverage, as well as non-insurance benefits<sup>3</sup> (access to the **First Health PPO Network** and **Teladoc**<sup>®</sup> telehealth visits).

### PLAN OPTION 1

#### Group Limited Indemnity Insurance:

- Hospital indemnity benefits
- ER benefits for sickness and injury
- Office visit benefits
- Surgery benefits
- Diagnostic testing benefits

#### Non-insurance benefits:

- Access to a PPO network
- Telehealth visits

### HOW DOES IT HELP ME?



#### Helps manage health expenses:

Both plan options include Group Limited Indemnity benefits. For example, if you are admitted to the hospital or ER or visit a doctor, GLI pays a fixed amount per day for a set number of days.



#### Helps protect physical and financial wellness:

Both plan options help with health expenses and access to providers. Plan 2 also helps cover certain preventive services.

The GLI benefit is not intended to replace any comprehensive medical coverage you may have, but can be purchased in addition to your other coverages.

### PLAN OPTION 2

#### Group Limited Indemnity Insurance:

- Hospital indemnity benefits
- ER benefits for sickness and injury
- Office visit benefits

#### Non-insurance benefits:

- Access to a PPO network
- Telehealth visits

#### Minimum Essential Coverage:

- Preventive health services for adults, women and children

<sup>1</sup> Group Limited Indemnity is underwritten by the Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut. 06032.

<sup>2</sup> MEC plans are PPACA compliant.

<sup>3</sup> Beazley does not underwrite the MEC plan or the non-insurance benefits.

# GROUP LIMITED INDEMNITY INSURANCE POLICY + MINIMUM ESSENTIAL COVERAGE



## WHAT'S COVERED?

GROUP LIMITED INDEMNITY (GLI) <sup>1</sup> BENEFITS		
Definition	Benefit Amounts and Maximums	
	Option 1	Option 2
<b>Hospital Indemnity Benefits</b>		
<b>Hospital Confinement</b> For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day) Note: Maternity benefit is payable as any other illness for both mother and child.	\$100 per insured, per day 30 days per insured, per year	\$100 per insured, per day 30 days per insured, per year
<b>Hospital Intensive Care Unit (ICU)</b> For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)	\$200 per insured, per day 15 days per insured, per year	None
<b>Hospital Admission</b> Lump sum benefit for a hospital admission, due to sickness or injury Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU.	\$1,000 per insured 1 admission per insured, per year	\$1,000 per insured 1 admission per insured, per year
<b>Emergency Room Benefits</b>		
<b>ER for Sickness</b> For treatment in an ER due to sickness	\$100 per insured, per day 1 day per insured, per year	\$100 per insured, per day 1 day per insured, per year
<b>ER for Accidental Injury</b> For treatment in an ER due to injury (treatment must occur within 72 hours of the accident)	\$100 per insured, per day 3 days per insured, per year	\$100 per insured, per day 3 days per insured, per year
<b>Office Visit Benefits</b>		
<b>Physician's Office/Urgent Care</b> For services rendered by a physician at physician's office or urgent care facility	\$50 per insured, per day 6 days per insured, per year	\$50 per insured, per day 6 days per insured, per year
<b>Surgery Benefits</b>		
<b>Outpatient Major Surgery</b> For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury	\$300 per insured, per day 1 day per insured, per year	None
<b>Outpatient Minor Surgery</b> For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury	\$100 per insured, per day 1 day per insured, per year	None
<b>Diagnostic Testing Benefits</b>		
<b>Outpatient Diagnostic X-Ray</b> For x-ray, ordered by a physician	\$100 per insured, per day 2 days per insured, per year	None
<b>Outpatient Major Diagnostic Testing</b> For major diagnostic testing, ordered by a physician	\$250 per insured, per day 1 day per insured, per year	None

Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations.

# GROUP LIMITED INDEMNITY INSURANCE POLICY + MINIMUM ESSENTIAL COVERAGE



MINIMUM ESSENTIAL COVERAGE (MEC) <sup>2</sup> BENEFITS		
Definition	Benefit Amounts and Maximums	
	Option 1	Option 2
<p><b>Preventive Benefits</b> Covers <b>100% of the cost of certain preventive health services</b>, when delivered by a doctor or provider in your plan's network.</p> <p>Services include but are not limited to:</p> <ul style="list-style-type: none"> <li>• For Adults: Screenings for blood pressure, cholesterol and colon cancer, plus immunizations.</li> <li>• For Women: Screenings for breast cancer, cervical cancer and osteoporosis, plus pregnancy services</li> <li>• For Children: Immunizations, plus screenings for child development, vision and hearing</li> </ul> <p>For a full list, view <b>MEC Covered Services pdf</b>.</p>	None	Included

NON-INSURANCE BENEFITS <sup>3</sup>		
Definition	Benefit Amounts and Maximums	
	Option 1	Option 2
<p><b>First Health PPO Network</b> Access to credentialed in-network providers at 5,000 hospitals, 90,000 ancillary facilities, 550,000 professional providers and 1 million health care service locations</p>	Included	Included
<p><b>Teladoc telehealth services</b> Access to free and unlimited phone or video consults with U.S. board-certified doctors, available 24/7/365</p>	Included	Included

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## HOW MUCH DOES IT COST?

The grid identifies the premium amount, based on the plan option you choose and whether you cover family members.

Coverage type	Monthly premium amount	
	Option 1	Option 2
EE only	\$49.80	\$106.75
EE + Spouse	\$89.80	\$180.25
EE + Child(ren)	\$69.80	\$147.25
Family	\$109.80	\$220.75

Illustrated rates include Beazley GLI premium and fees for MEC, FirstHealth PPO access and Teladoc services. MEC, FirstHealth PPO and Teladoc are not insurance; they are not offered or underwritten by Beazley.

# GROUP LIMITED INDEMNITY INSURANCE POLICY + MINIMUM ESSENTIAL COVERAGE



## HOW DOES IT WORK?

### HOW DO I USE THE ID CARD FOR GLI BENEFITS?

At time of service, you will present the ID card to your medical service provider to indicate you have coverage. You will also assign benefits to the provider, who will submit an itemized bill to the insurer on your behalf (no claim forms are necessary). The claim will be processed, and once approved benefits will be paid to the provider.

### HOW DO I USE THE PREVENTIVE HEALTH BENEFITS COVERED BY THE MEC BENEFITS?

You will locate in-network providers. When you make an appointment, you will confirm they participate in the MEC program. When you receive services, you will present the ID card, and the provider will bill the plan for the cost of your care. (Note: MEC services are only free when delivered by a provider in your plan's network)

For a full list of covered preventive health services for adults, women and children, view [MEC Covered Services pdf](#).

### HOW DO I LOCATE AN IN-NETWORK PROVIDER?



**FirstHealth** is a comprehensive network of more than 550,000 in-network providers around the U.S. To locate providers by type or zip code, visit [firsthealthlbp.com](http://firsthealthlbp.com) or call 1-800-226-5116 (M-F, 8a-8p ET).

First Health is a brand name of First Health Group Corp., an indirect, wholly owned subsidiary of Aetna Inc. Cofinity is a brand name of Aetna Inc. The services offered under the Cofinity brand are offered by Cofinity, Inc. and/or other Aetna subsidiaries or Aetna contracted parties. Aetna is a brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.

### WHEN WOULD I USE THE TELEHEALTH SERVICES?



**Teladoc's** board-certified physicians have expertise in primary care, pediatrics and family medicine. They can help right away with cold and flu symptoms, allergies, respiratory infections, skin problems and other non-emergency medical issues. You can contact Teladoc when you prefer to see a doctor from the comfort of home or when you are on vacation.

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## WHO IS THE GROUP LIMITED INDEMNITY INSURER?

Beazley Insurance Company, Inc. is rated A by A.M. Best. It is a subsidiary of The Beazley Group, which was founded in 1986. Beazley Benefits is Beazley's U.S. group insurance division, which provides a customized suite of supplemental accident & health insurance products that helps protect against life's uncertainties.

### BEAZLEY BENEFITS


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Minneapolis, MN 55437 USA  
[www.beazley.com/usa/beazley-benefits](http://www.beazley.com/usa/beazley-benefits)



### MEMBER

Employee: **JOHN SAMPLE**  
Member ID: **SMPLO001**  
Group #: **IBO230**

**JANE SAMPLE**  
**JIMMY SAMPLE**



GLI insurance underwritten by Beazley Insurance Company, Inc.

Group Limited Indemnity insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8 The Group Limited Indemnity policy is offered under **Policy Form Series AHGLIMM001**. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of third party administrators.

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