

Product Profile

NOTE: For exact details on product provisions, refer to the policy, disclosure statement or sales support materials for New York.

Below is an overview of the plan designs, followed by comprehensive benefit descriptions.

Plan Designs

Plan 1 (HSA compliant)	Plan 2			
Daily Hospital Confinement 2 levels: \$100 and \$240 Payable up to 75 days per covered hospital confinement	Daily Hospital Confinement 2 levels: \$100 and \$240 Payable up to 75 days per covered hospital confinement			
Wellness Benefit \$50 - 1 per year/EE only 2 per year/EE + family	Wellness Benefit \$50 - 1 per year/EE only 2 per year/EE + family			
Rehabilitation Unit Benefit \$100/day up to 15 days	Rehabilitation Unit Benefit \$100/day up to 15 days			
Waiver of Premium After 30 continuous days hospital confinement of named insured	Waiver of Premium After 30 continuous days hospital confinement of named insured			
	Outpatient Services One option allowed per employee class.			
	Outpatient Surgery	Option 1	Option 2	Option 3
	Tier 1	\$500	\$750	\$1000
	Tier 2	1000	1500	2000
	Calendar-year Max Per person per year	\$1500	\$2500	\$3000
	Diagnostic Tests	\$250	\$500	\$500
	ER Visit	\$150	\$150	\$150
	Diagnostic/ER payable once per calendar year per person.			
	Doctor's Office Visit Benefit \$25 - 3 per year/EE only 5 per year/EE + family			

- One plan design per employee class.
- No restrictions for PESI and GX Underwriting.

Pre-existing Condition Limitation

- Named insured and spouse less than age 65 on the policy effective date (PED): 12/12
- Named insured and spouse age 65 and older on CED: 12/6
- Dependents: 12/12