HERITAGE BENEFITS

Voluntary Hospital Indemnity Insurance

Voluntary Hospital Indemnity insurance is an offering through Guardian. This benefit provides a lump sum benefit payment upon hospital admission or confinement. There are two options available, a low plan and a high plan.

Benefits are paid directly to you when you need it most. The benefits are paid even if medical insurance is paying 100% of the cost. Your cost is based on your selected tier of coverage. You can elect coverage based on Employee Only, Employee + Spouse, Employee + Children, or Family.

Below is a chart with the covered conditions. For complete coverage information, reference Guardian Benefit Summary located at heritage1886.org/benefits.

LOW PLAN MONTHLY RATE

- **$9.66** – Single Coverage
- **$17.78** – Employee + Spouse
- **$14.68** – Employee + Children
- **$22.80** – Family Coverage

HIGH PLAN MONTHLY RATE

- **$18.11** – Single Coverage
- **$33.27** – Employee + Spouse
- **$27.43** – Employee + Children
- **$42.60** – Family Coverage

Benefits	Low Plan	High Plan
Hospital/ICU Admission	$500 per admission, limited to admission(s) per insured	$1,000 oer admission, limited to 1 admission(s) per insured
Hospital/ICU Confinement	$100/$100 per day, limited to day(s) per insured per benefit year	$165/$165 per day, limited to 15 day(s) per insured benefit year
Pre-Existing Conditions Limitation A pre-existing condition includes any condition for which you, in the specified time perioud prior to coverafe in this plan, consulted with a physician, received treatment, or took prescribed drugs	Not Applicable	Not applicable
Child(ren) Age Limits	Children age birth to 26 years	Children age birth to 26 years