

# Decide Today To Protect Tomorrow<sup>®</sup>



AP58-22044(FL)



**American Public Life  
Insurance Company**

A member of the American Fidelity Group.

American Public Life Insurance Company
LIMITED BENEFIT HOSPITAL INDEMNITY PLAN

Policy Form No. HI-4005

Epecially Designed for:

The School Board of Levy County

APL's HI-4005 Hospital Indemnity Plan is a great solution to help you protect you and your family from the high out-of-pocket expenses you can incur due to In-Patient treatment.

PLAN HIGHLIGHTS

- Pays regardless of all other plans (except Workers Compensation or other similar law).
• Covers Maternity as any other illness.
• Benefits are paid directly to the insured or assignable to a chosen hospital, treatment facility or physician.
• Guaranteed Issue (No Health Questions).
• Waiver of Pre-Existing Condition Limitations.

A medical reimbursement plan with benefits paid directly to the employee. These benefits are designed to help cover your Deductible, Co-Insurance and Out-of-Pocket expenses of the Health Insurance plan offered through the School Board of Levy County.

Annual First Occurrence Hospital Confinement Benefit.....\$1,500 per year

Pays a lump sum benefit of \$1,500 per year the first time each calendar year an insured is confined to a hospital as an in-patient. This confinement must be due to an injury or sickness and at the direction of a physician.

Daily Hospital Confinement Benefit.....\$30 per day

Pays a daily benefit of \$30 per day, due to a covered injury or sickness, for In-Patient hospital confinement at the direction of a physician. The plan will pay up to a maximum of 180 days per confinement, unless the confinement is due to a mental or emotional disorder. The Plan will then pay up to a maximum of 30days per confinement for mental or emotional disorders



### 9 MONTH PREMIUMS

Semi-Monthly Premiums (Per Pay Period)	
Employee Only	\$12.96
Employee & Spouse	\$23.98
Employee & Child(ren)	\$18.72
Family	\$29.54

Coverage for you and your spouse and any Eligible Dependent under age 25.

### LIMITATIONS AND EXCLUSIONS

**ELIGIBILITY:** You are eligible for insurance provided you qualify for coverage as defined in the master application and are Actively at Work on your effective date of coverage.

Actively At Work means the person is performing the normal duties of his/her principal occupation, at his/her usual place of business, on a full time basis (at least 18 hours per week). A person is deemed to be Actively at Work on each day of regular paid vacation during which he/she is not totally disabled, provided he/she was Actively At Work on the last preceding work day.

**PERIOD OF CONFINEMENT:** Period of Confinement means continuous confinement in a Hospital. Periods of confinement for the same or a related cause, which are separated by less than 90 days, will be considered the same period of confinement. Each Period of Confinement must begin while coverage is in force for the insured person confined.

**APL DOES NOT COVER HOSPITAL CONFINEMENTS OR OTHER LOSSES IN THE POLICY OR RIDERS ATTACHED THERETO:**

due to hernia, adenoids, tonsils, varicose veins, appendix, disorder of the reproduction organs or elective sterilization within six months after the insured person's effective date unless due to an emergency.

For an Injury or Sickness paid under Workers Compensation, an Employers Liability Law, benefits provided by the Federal Employee Liability Act or similar law.