

# Beazley Group Limited Indemnity Insurance Policy

## Frequently Asked Questions

### **About the Hays ISD Group Limited Indemnity plan**

*For employees participating in the TRS-ActiveCare HD plan (with H.S.A.)*

- **What is Group Limited Indemnity?**

The Group Limited Indemnity insurance policy pays certain medical expenses at a specific benefit amount for a limited number of days, as defined by your plan.

. Note: Group Limited Indemnity is NOT major medical insurance.

- **What are the Group Limited Indemnity benefits under my plan?**

Employees of Hays ISD who enroll in the TRS-ActiveCare HD plan (with H.S.A.) may also select the **Group Limited Indemnity** coverage through Beazley.

*Note: If you enrolled in the TRS-ActiveCare Primary, TRS-ActiveCare Primary+, TRS-ActiveCare2 or the Scott and White HMO plan, you are not eligible for the Group Limited Indemnity coverage.*

Benefit options and amounts for Group Limited Indemnity are:

**Group Limited Indemnity benefits**

- **Hospital Confinement: \$500 per day (up to 15 days per insured per year)**  
Pays out a benefit if you are confined and receiving treatment in a hospital, due to sickness or injury for a period of 23 or more continuous hours, on the advice of a physician. Note: Maternity benefit is payable as any other illness for both mother and baby.
- **Hospital Admission: \$1,000 lump sum (1 admission per insured per year)**  
Pays out a benefit if you are admitted and confined to a hospital due to sickness and injury. Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU.

- **What about dependents?**

Employees may elect Group Limited Indemnity coverage for their spouse, child(ren) or the entire family.

- **How much does the Group Limited Indemnity coverage cost?**

The grid below identifies the Monthly Premium Amount, based on your age and whether you want to cover family members. Premiums are deducted from your paycheck.

Coverage type	Monthly Premium Amount	
	Age bands	
	Ages 18-49	Ages 50 and above
<b>EE only</b>	\$22.91	\$36.46
<b>EE + Spouse</b>	\$49.27	\$78.39
<b>EE + Child(ren)</b>	\$40.10	\$54.69
<b>Family</b>	\$72.18	\$100.27

- **Do I need to answer any medical questions to qualify for coverage?**

No, this plan is offered Guarantee Issue. That means you are eligible for this coverage, regardless of your health status.

- **How do the Group Limited Indemnity benefits work?**

The plan provides benefit amounts that will be paid, if you are in the hospital. If you are *admitted and confined* to the hospital, you will receive a benefit payment to help cover the cost of the hospitalization.

Let's say you were hospitalized for three days with pneumonia. You'd receive a lump-sum benefit of \$1,000 for the hospital admission, as well as a daily amount of \$500 per day of confinement, for a total of \$2,500 for the hospitalization.

Group Limited Indemnity Plan Example		
Plan benefits	Number	Benefit payout
Hospital admission: \$1,000	1 admission	<b>\$1,000</b>
Hospital confinement: \$500/d	3 days	<b>\$1,500</b>
<b>Total for employee's hospitalization</b>		<b>\$2,500</b>

**About the Hays ISD Group Limited Indemnity plan**

• **How do the Group Limited Indemnity benefits work (continued)?**

Or, perhaps your spouse spent 2 days in the hospital for the birth of your child. Again, the plan would pay a \$1,000 lump sum for the admission, plus \$500 per day for the hospital confinement, for a total of \$2,000.

Group Limited Indemnity Plan Example		
Plan benefits	Number	Benefit payout
Hospital admission: \$1,000	1 admission	<b>\$1,000</b>
Hospital confinement: \$500/d	2 days	<b>\$1,000</b>
<b>Total for spouse's hospitalization</b>		<b>\$2,000</b>

• **Do I need an ID card when I visit a medical provider?**

Yes. Once you are enrolled in the Group Limited Indemnity plan, you will receive ID cards for you and any covered family members.

When you or your family members seek medical services from a provider, you will present the ID card. You may assign benefits to the provider at that time, allowing them to submit the itemized bill to Beazley on your behalf, and allowing Beazley to send payment directly to the provider.

• **How do I submit a claim? Do I need a claim form?**

No claim form is necessary. If you assigned benefits to your provider, your provider will submit an itemized bill to Beazley on your behalf and receive payment directly.

If you do not assign benefits, then you must submit the provider's itemized bill to Beazley and claim payment will be sent to you. You may send the itemized bill via mail or fax:

By Mail: <b>Beazley</b> <b>c/o HealthPlan Services</b> <b>P.O. Box 3889</b> <b>Seattle, WA 98124-9998</b>	By Fax:  <b>(813) 289-7937</b> <b>Attn: CLAIMS</b>	By Email:  <b><a href="mailto:beazleyclaims@healthplan.com">beazleyclaims@healthplan.com</a></b>
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*For Claim Customer Service, call: 1-877-503-7064, menu option #4.*