

Ready for whatever's down the line.

Group Limited Indemnity* Insurance Policy

Life is full of ups and downs, twists and turns. You never know what's coming down the line.

It could be an illness or injury that lands you in the hospital. Covering certain hospital expenses can help support your physical – and financial – wellness.

Thanks to your employer, you have an insurance policy that can help keep your health expenses in line. So, you stay physically well – and fiscally fit.

What is Group Limited Indemnity insurance?

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.

You may opt for coverage for your spouse or child(ren). You are eligible for this coverage (regardless of your health status), and you do not have to answer any medical questions to qualify for coverage.

Note: Group Limited Indemnity is NOT major medical insurance, or comprehensive health coverage.

How does it help me?

Helps protect financial wellness:



Health expenses can take a bite out of your budget. Group Limited Indemnity insurance can help by providing a set benefit amount for certain medical expenses.

Helps manage health expenses:



The plan pays a fixed dollar amount, based on your plan. For example, if you are hospitalized with pneumonia, the plan pays a specific benefit amount per day of your hospital confinement, up to a specific number of days.

How does it work?



Why do I need GLI?

54%

of U.S. adults have delayed health care, because they can't afford it.¹

40%

of employees say they have trouble paying medical bills or affording premiums.²

1 PwC Health Research Institute: Medical Cost Trend, 2018
2 Kaiser Family Foundation/LA Times: Employer Health Benefits Survey, 2019



Group Limited Indemnity Insurance Policy

What are the specific plan benefits?

If you are enrolled in the TRS-ActiveCare High Deductible plan (with H.S.A.) you may also select the **Group Limited Indemnity** coverage through Beazley.

Note: If you enrolled in the TRS-ActiveCare Primary, TRS-ActiveCare Primary+, TRS-ActiveCare 2 or the Scott and White HMO plan, you are not eligible for the Group Limited Indemnity coverage.

Definition	Benefit amount/maximum
Hospital indemnity benefits	
Hospital Confinement 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.	\$500 per insured, per day 15 days per insured, per year
Hospital Admission 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, per admission 1 admission per insured, per year

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

How much does the plan cost?

The grid below identifies the premium amount, based on your age and whether you want to cover family members.

Coverage type	Monthly premium amount	
	Ages 18-49	Ages 50 and above
Employee	\$22.91	\$36.46
Employee + Spouse	\$49.27	\$78.39
Employee + Child(ren)	\$40.10	\$54.69
Family	\$72.18	\$100.27

How do I submit a claim?

- At time of service, present the ID card (see sample on right).
- Assign benefits to your provider.
- Provider submits an itemized bill to Beazley on your behalf.
No claim form necessary.

4. Send to Beazley by mail or fax or email to:

By Mail:

Beazley
 c/o HealthPlan Services
 P.O. Box 3889
 Seattle, WA 98124-9998

By Fax:

(813) 289-7937
 Attn: CLAIMS

By Email:

beazleyclaims@healthplan.com

Who is Beazley?

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.

Contact Us

Beazley Benefits
 8500 Normandale Lake Blvd | Suite 955
 Minneapolis, MN 55437 USA
www.beazley.com/beazley-benefits

GROUP LIMITED INDEMNITY INSURANCE IDENTIFICATION CARD
PRESENT TO PROVIDERS FOR INSURANCE COVERAGE
 Provided by Beazley Insurance Company, Inc.

Group Name: **XYZ COMPANY, INC.**
 Group #: **1A2345**
 Employee Name: *Sara Sample*
 Employee ID #: **1B2345**

For providers:
 To verify eligibility please call: XXX-XXX-XXXX, menu option #4.
 Please include insured name and group ID number on all inquiries.
 Possession of card does not guarantee eligibility for benefits.


BEAZLEY INSURANCE CO. INC.

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.

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.

