

Description of Benefits for CUL **FIRSTChoice** "Guaranteed Issue" Health Insurance Plans

Hospital Confinement

Pays the Daily Benefit selected for Hospital Confinement (resident bed patient) due to a covered Injury or Sickness beginning with the first day up to 180 days.

First Hospital Confinement

Pays the Benefit Amount for the Insured's First Hospital Confinement for a covered Injury or Sickness during the calendar year based on the total number of days of Hospital Confinement. The benefit is not cumulative and will not exceed \$5,000.

1 Day - \$ 500, 2 Days - \$1,000, 3 Days - \$2,000
4 Days - \$3,000, 5 Days - \$4,000, 6 Days - \$5,000

This FHC benefit is doubled on the Gold and Platinum Plan designs

Lump Sum Indemnity

Pays selected Lump Sum Benefit for the first time an insured is confined to a hospital as a resident bed patient during the calendar year due to a covered Injury or Sickness.

Surgical Plus Benefits

Pays the percentage listed in the surgical schedule times the Maximum Surgical Benefit selected for surgery performed due to a covered Injury or Sickness by a physician in an approved facility. (If more than one surgical procedure is performed at the same time, only one benefit, the largest, will be paid.) This includes a benefit of 25% of the amount paid under the Surgical Benefit for anesthesia administered by a physician in connection with such surgery. The benefit also pays 4% of the Maximum Surgical Benefit for Mammography Screening Schedule) and 1% of the Maximum Surgical Benefit for one Papanicolaou Screening Test per year for ages 18+

Intensive Care Unit

Pays the Daily Benefit selected in addition to other policy benefits, for up to 20 days confinement in a Hospital's Intensive Care Unit for a covered Injury or Sickness beginning on the first day of confinement

Outpatient Sickness

Pays the specified benefit for treatment in an out-of-hospital facility (including physician's office), due to a covered Sickness. This benefit also pays one and one half times the benefit selected per Sickness for treatment in a Hospital Emergency Room. Pays up to four different covered Sicknesses in a calendar year per insured category (4 for employee, 4 for spouse, and 4 for all children, not each child).

Emergency Accident

Pays the specified benefit for Emergency Care rendered within 72 hours of the Injury by a physician in a hospital emergency room or physician's office. Pays for up to four different covered Injuries in a calendar year per insured category (4 for employee, 4 for spouse, and 4 for all children, not each child).

Specified Injury

Pays a specific Benefit Amount for covered Injuries for: (1) Appliances; (2) Ambulance; (3) Blood/Plasma; (4) Burns; (5) Dislocations; (6) Eye Injuries; (7) Fractures; (8) Ruptured Disk; (9) Tendons/Ligaments; (10) Torn Knee Cartilage; and (11) Gunshot Wound – for employees only.

Private Duty Nurse

Pays a Daily Benefit for required services of a Private Duty Nurse for at least 8 hours a day while confined in a hospital for a covered Injury or Sickness. The benefit is payable for up to 30 days for any Period of Confinement.