FlexShield - Hospital Indemnity

- Coverage is available for ages 18 - 74
- Pays in addition to other coverage
- Spouse and dependent coverage is available
- Most employees working 20 hours or more per week are eligible

Base Benefits

Hospital Confinement Benefit

We will pay the amount in the Benefit Schedule for each day that an Insured is confined to a Hospital as an inpatient as the result of a Covered Accidental Injury or Covered Sickness. To be eligible to receive this benefit for Accidental Injuries resulting from a Covered Accident, the Insured must be confined to a Hospital within six months of the date of the Covered Accident

Emergency Room Benefit

For each day that an Insured receives Emergency Treatment in the emergency room of a Hospital or freestanding emergency medical care facility due to a Sickness or due to an Injury resulting from a covered Accident, the Company will pay the Emergency Room Benefit, subject to the Maximum Number of Days shown in the Certificate Schedule of Benefits. To receive benefits due to an Injury, the Covered Person must seek Emergency Room Treatment within 72 hours of the covered Accident.

Hospital Admission Benefit

The Company will pay this benefit when an Insured is admitted to a Hospital and confined as an inpatient because of a Covered Accidental Injury or Covered Sickness. To be eligible to receive this benefit for Accidental Injuries resulting from a Covered Accident, an Insured must be admitted to a Hospital within six months of the date of the Covered Accident.

Wellness and Preventative Care Benefit

For each day that an Insured receives Wellness and Preventive Care under the supervision of a Physician, We will pay the Benefit Amount shown in the Certificate Schedule of Benefits.

FlexShield - HI Rates	
EE	$20.15
EE+SP	$39.24
EE+CH	$31.82
Family	$50.91