

Voluntary Benefits Simplified

We carefully packaged a selection of voluntary benefits to meet a variety of employee needs. These include benefits for hospitalization and wellness with Critical Illness, Accident, and Accidental Death & Dismemberment riders. Pick from 30 Voluntary Benefits Simplified shelf plans, or let us design a custom plan to meet your employees' specific needs.

All Voluntary Benefits Simplified plans include the following:

Hospital Indemnity insurance

Hospital Confinement, Hospital Admission, and Wellness benefits

Critical Illness rider

Employee benefit amounts range from \$3,000–\$15,000

Accident rider

Choose from Accident Lump Sum, Accident Lump Sum Select, or Accident Expense

Accidental Death & Dismemberment rider

\$20,000 per employee

Custom Single Cert Solutions

Our Single Cert Solution is a simplified approach to voluntary benefits delivery. Our team of subject matter experts can help you design a customized Single Cert benefit plan tailored to the needs of specific employee populations using the full range of Group Limited Indemnity insurance benefits along with Critical Illness, Accident, AD&D, and other riders.



4 in 5 global benefits professionals cite attracting and retaining talent as their top benefits objective.*

Single Cert Solution features include:

- One enrollment guide
- One payroll deduction
- One certificate
- One ID card
- One bill
- No pre-existing condition limitations
- Only 10 enrollees required per plan issued

Hospital Indemnity

Helps cover the cost of day-to-day health expenses by paying a fixed dollar amount for covered services. Amounts shown are payable per insured per day, up to a maximum number of days per calendar year.

Benefits	Definition	Range of plan amounts
Hospital Confinement benefit	For treatment in a hospital due to sickness or injury for 23 or more continuous hours (i.e. not less than a day)	\$100–\$200 per day up to 10 days per year
Hospital Admission benefit	Lump-sum benefit for a hospital admission due to sickness or injury (Note: birth of a healthy child covers mother only)	\$500–\$2,000 per day one day per year
Wellness benefit	For physician office visits for routine physical examinations, health screenings, well-baby care and routine immunizations for children/adolescents	\$50 per day one day per year

Critical Illness Rider

Pays lump-sum benefit upon diagnosis of nine specified conditions: Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Coma, Paralysis, Severe Burns, and Loss of Sight. Includes 10% Additional Occurrence benefit after a 12-month separation period.

Note: No pre-existing condition limitations. Offered Guaranteed Issue during New Hire and during Open Enrollment Periods. (Higher benefits available for custom quotes.)

Employee Benefit range	Spouse Benefit range	Child(ren) Benefit range
\$3,000–\$15,000	\$2,000–\$7,500	\$1,000–\$4,500

Accidental Death & Dismemberment (AD&D) Rider

Pays a lump-sum benefit for loss of life, dismemberment, and other disabling conditions, such as paralysis. Benefit payable varies, based on a schedule of benefits for the loss incurred.

Employee Benefit range	Spouse Benefit range	Child(ren) Benefit range
\$20,000	\$20,000	\$10,000

Accident Rider

Pays a benefit for treatment of injuries resulting from a covered accident. Three riders are available.

Benefits	Definition	Range of plan amounts
Accident Lump Sum	<p>Pays percentage of maximum benefit amount, based on facility where treatment is received:</p> <ul style="list-style-type: none"> • 100% for Hospital ICU Confinement • 50% for Hospital Confinement • 15% for Treatment in Emergency Room • 10% for Treatment in Urgent Care/ Physician's Office <p>Only one benefit payable per accident; if an Insured receives care in more than one facility for the same accident, we will pay the highest applicable benefit</p>	\$2,500–\$10,000 per accident three accidents per year
Accident Lump Sum Select	Pays eligible expenses for care received due to covered accident, up to annual maximum amount per accident and maximum number of accidents per year	\$2,500–\$10,000 per accident three accidents per year
Accident Expense	Pays benefits for treatment and services incurred due to an accident; most benefits are payable per accident up to a fixed number of accidents per year	Based on standard schedule of benefits

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. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Policies are 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.

Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.



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