

What if your employee or their family members were hospitalized tomorrow?

Could they pay for their out-of-pocket expenses associated with a hospital stay, plus cover daily living expenses?



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PRESCRIPTIONS

Group Indemnity Medical 2

With all of the talk about the Affordable Care Act and the impact on the group medical insurance market, Allstate Benefits is introducing its Group Indemnity Medical 2 product line for employer groups to include with HSA-eligible medical plans.

For these HSA-compatible plans, an employer may select from Group 1; Group 2 is optional.

Group 1 benefits include:

First Day Hospital Confinement (optional)

- Max of either once every 30 days, once per coverage year, or unlimited number of confinements

Daily Hospital Confinement (required)

- Max of either 10, 15, 30, 90 or 180 days per confinement
- Does not pay for first day of confinement when the "First Day Hospital Confinement" benefit is paid

Group 2 benefits include:

Hospital Intensive Care (optional)

- Max number of days per confinement will match the Daily Hospital Confinement max chosen

Features

- Coverage that is guaranteed issue; no medical questions to answer
- Affordable premiums
- Coverage for employee, employee + spouse/ domestic partner, employee + child(ren) and family
- Benefits paid directly to employee, unless assigned to a provider
- Optional benefit to include hospitalization due to pregnancy
- Portability - if the employee leaves their job, they can take the coverage with them, for up to 36 months, as long as they make payments to Allstate Benefits

This coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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