

Framework Passage



Framework Passage provides first dollar coverage for employees currently enrolled or enrolling in a high deductible health plan and who are unable to cover the expense of deductibles and coinsurance due to unanticipated events. This plan can help your clients cover their major medical deductible amounts.

This coverage is affordable and easy to access. There are no pre-existing condition limitations (except Critical Illness), no co-pays or deductibles, no carrier mandated waiting periods and the plan is guarantee issue.

The advantages of high deductible health plans are immediately apparent to employers who must become leaner and more competitive in their markets to survive. However, because of employee reticence due to the potential of significant out-of-pocket costs they have been a challenge for many employers to implement. This product goes a long way toward overcoming the hurdles agents and employers face when proposing a high deductible health plan.

Plan Design & Rates

Daily In-Patient Hospital Benefit	\$500 per day
Intensive Care Unit	\$1,000 per day
Substance Abuse	\$250 per day
Mental Illness Disorder	\$250 per day
In-Patient Skilled Nursing Facility	\$250 per day
Accident Coverage	\$5,000 max per occurrence
Accidental Death & Dismemberment (Employee)	\$10,000
Critical Illness	\$10,000
100% Employer Paid	
Employee Only	\$33.75
Employee Plus Child(ren)	\$58.16
Employee Plus Spouse	\$76.85
Family	\$97.06
50% Employer Paid	
Employee Only	\$45.00
Employee Plus Child(ren)	\$77.55
Employee Plus Spouse	\$102.47
Family	\$129.42

Voluntary rates available with additional underwriting.

For agent recruiting and training only.

Not for public distribution or solicitation.

An additional product underwritten by Standard Security Life Insurance Company, in our suite of solutions.



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Benefits

Daily In-Hospital and Skilled Nursing Facility Indemnity Benefit

Daily In-Hospital Benefit \$500 payable per day, up to a Maximum of 10 days of confinement per calendar year, up to a Lifetime Maximum of 500 Inpatient days (except for Substance Abuse, Mental Illness Disorder, and In-patient Skilled Nursing Facility).

Intensive Care Unit Double the Daily In-Hospital Benefit will be paid, up to a maximum of 10 days per Calendar Year.

Mental Illness Disorder 50% of the Daily In-Hospital Benefit will be paid, up to a maximum \$5,000 per Calendar Year. Lifetime Maximum: \$30,000.

Substance Abuse 50% of the Daily In-Hospital Benefit will be paid, up to a maximum of 10 days per Calendar Year. Lifetime Maximum \$30,000.

In-patient Skilled Nursing Facility 50% of the Daily In-Hospital Benefit will be paid. Maximum benefit per Covered Person per period of confinement is 60 days. The confinement is covered only if it follows a covered Hospital stay of at least 3 days.

Accident Expense Benefit

Up to 100% of charges incurred are payable within 90 days of an Accidental Bodily Injury. \$5,000 benefit is payable per accident.

Accidental Death and Dismemberment Benefit

\$10,000 of employee only coverage.

Critical Illness Benefit

\$10,000 benefit pays the primary insured, a lump-sum payment upon the first diagnosis by a physician of a covered critical illness. 100% of the benefit amount may be paid for the following covered conditions:

- | | | |
|---|---|------------------------------------|
| <input type="checkbox"/> Heart Attack | <input type="checkbox"/> Invasive Cancer | <input type="checkbox"/> Stroke |
| <input type="checkbox"/> Kidney Failure | <input type="checkbox"/> Major Organ Transplant | <input type="checkbox"/> Paralysis |
| <input type="checkbox"/> Loss of Limbs | | |

The Spouse benefit amount is 50% of the primary insured benefit amount and the Child benefit amount is 25% of the primary insured benefit amount.

Benefits are not payable in connection with a Pre-Existing Condition during the initial 12 consecutive months the Covered Person has been covered under the Policy. A Specified Health Event resulting from a Pre-Existing Condition commencing thereafter will be covered unless excluded by the Policy.

A Pre-Existing Condition means any Illness or Injury for which a Covered Person received any diagnosis, medical advice or treatment or had taken any Prescription Medicines during the 12 months immediately preceding the effective date of the Covered Person's coverage under the Policy and this Rider.



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Contact IHC Health Solutions at 1-866-746-6610 for additional information about this exciting product.

Plan has exclusions and limitations and is subject to state availability. Participation requirements apply. State-specific rates apply to Florida and Kentucky.

This brochure is a brief description only of the benefits and provisions of the Group Policy. The Certificate of Insurance should be read for more complete descriptions of all plan benefits, limitations, exclusions and provisions.

Group Policy: SSL LMB POL 0106 issued by Standard Security Life Insurance Company of New York.