

Central United Life Insurance Company's

# **FirstChoice**

## ***Hospital Indemnity Insurance Policy***

**Guaranteed Issue\***



## **The *FirstChoice* in Quality Supplemental Health Insurance Benefits**



*\* To receive Guaranteed Issue underwriting consideration, the primary insured must be gainfully employed, and working an average of 30 or more hours per week.*

## Considerations for **FirstChoice** as Stand Alone Coverage

While not a substitute for Major Medical coverage, for those unable to qualify for or *afford* Major Med, our **Platinum** and **Gold** package designs each feature a variety of both *inpatient* as well as *outpatient* benefits, and include a strong **surgical schedule** that can be accessed either in or out of the hospital, and for an **unlimited** number of times! (*Subject to a dollar limit, which varies by plan*) **FirstChoice** benefits can be paid to **Any Hospital** or **Any Doctor**, and we include access to the **Beech Street PPO Network** with both **GOLD** and **PLATINUM** plans for cost savings from repricing when Beech Street providers are used.

## Advantages of the **Defined Benefit** design of **FirstChoice**



All **FirstChoice** policies are **Defined Benefit** plans. This simply means that the policy clearly stipulates what benefits will be paid for specific conditions, and then pays these stipulated amounts **FIRST DOLLAR!** With **FirstChoice**, there are **No Deductibles** and **No Coinsurance!**

## **FirstChoice** features Individual Renewable **Policies!**

Unlike **FirstChoice**, most health insurance plans are **Certificates** and not true **Policies!**

**FirstChoice** is a

**Guaranteed Renewable Policy!**



## **FirstChoice** plans are **Guaranteed Issue!+**

+ **FirstChoice** policies are **Guaranteed Issue** for full time employees ages 18-65 (*inclusive*) who hold employment for an average of 30+ hours per week, and their spouse and dependent children may be covered as well.

## **FirstChoice** has **No Ineligible Medical Conditions!**

Certain pre-existing medical conditions can stop an individual from qualifying for traditional Major Med plans, but **Not FirstChoice!** Pre-existing conditions (*for covered medical conditions*) for which treatment was received (*or medicine prescribed*) within the 12 months prior to the policy effective date will be automatically covered beginning 12 months **AFTER** the effective date of coverage. **FirstChoice** plans have **No Permanent Exclusions**, *regardless of the severity of the pre-existing condition!*

## **FirstChoice** also has **No Ineligible Occupations!**

## Considerations for **FirstChoice** as Supplemental Coverage

In today's healthcare environment, many are forced to select **High Deductible** health insurance policy designs in an attempt to keep premiums "affordable". These plan designs can leave huge bills unpaid from a normal hospital stay, even after Major Medical plans have paid! **FirstChoice** Supplemental plan designs are often cost effective ways to **reduce** or even **eliminate** the out of pocket costs associated with an average period of hospital confinement!



Regardless of your primary health insurance selection, "**Defined Benefit**" plans like **FirstChoice** can deliver strong supplemental benefits paid directly to you that you can use for the purpose of your choice!



Consider the merits of **combining** Primary AND Supplemental Coverage;  
**it may cost much less than you think!**

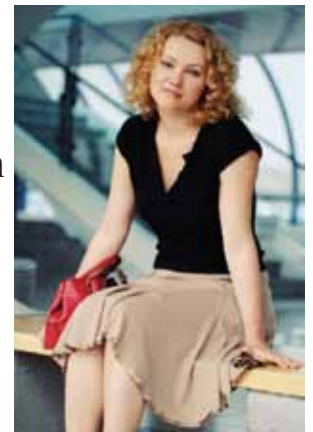
While no single plan or plans is best for everyone, many are finding relief in the form of "**Packaged Benefits**," featuring **High Deductible Major Med** plans for catastrophic protection and custom tailored "**Defined Benefit**" plans to reduce or even eliminate the out-of-pocket exposure associated with hospital confinements.

This can often be accomplished with **little more premium** than is currently required for their Major Medical plan alone!

*Make certain that you ask your CUL agent about our excellent **Cancer** plans, and other fine products in the CUL portfolio!*

- \*According to the American Cancer Society, **1 in 2** men and **1 in 3** women will get **CANCER** in their lifetime!
- \*That's one every **24 SECONDS!** **1 in 4** deaths is from **CANCER**, and each year another 1,200,000 folks are diagnosed!
- \***1 in 6** men will develop **PROSTATE CANCER** and **1 in 7** women will develop **BREAST CANCER!**
- \*They also say that **65%** of the cost of treating Cancer will **not be covered by Major Medical Insurance!**

\*2004 Cancer Facts and Figures ( for U.S. ) American Cancer Society



## These are the popular **FirstChoice** Hospital Indemnity plan designs.

| <b>BENEFIT</b>   | <b>PLATINUM PLAN</b>  | <b>GOLD PLAN</b>   | <b>Traditional Supplement</b>  | <b>BMC Super Supp</b>                               | <b>MAXIMUM BENEFIT / YR *</b>             |
|--|---|--|--|---|---|
| Daily Room Benefit   | <b>\$500</b>  | <b>\$400</b>   | <b>\$100</b>   | <b>\$100</b>  | <b>\$182,500</b>                          |
| <b>RIDERS</b>  | <b>PLATINUM PLAN</b>  | <b>GOLD PLAN</b>   | <b>Traditional Supplement</b>  | <b>BMC Super Supp</b>                               | <b>MAXIMUM BENEFIT / YR *</b>             |
| <b>Indemnity</b> (CUL-HRSL)<br><i>Paid to an insured upon first hospital confinement each year</i>                       | <b>\$1,000</b>  | <b>\$700</b>   | <b>\$500</b>   | <b>\$500</b>  | <b>\$1,000</b>                            |
| <b>First Hospital Confinement</b> (CUL-HRFHC)<br><i>Based on duration of first hospital confinement</i>                  | <b>\$10,000</b><br><i>over 6 days</i>   | <b>\$10,000</b><br><i>over 6 days</i>  | <b>\$5,000</b><br><i>over 6 days</i>   | <b>\$5,000</b><br><i>over 6 days</i>                | <b>\$10,000</b>                           |
| <b>Hospital Injury Indemnity</b> (CUL-HRHI) <i>Not in GA</i><br><i>Limited to 365 days per confinement</i>               | <b>\$200</b>  | <b>\$150</b>   | X  | X   | <b>\$73,000</b>                           |
| <b>Intensive Care Unit</b> (CUL-HRICU)<br><i>Limited to 20 days per confinement</i>                                      | <b>\$2,000</b><br><i>per day</i>  | <b>\$1,000</b><br><i>per day</i>   | X  | X   | <b>\$40,000</b>                           |
| <b>Private Duty Nurse</b> (CUL-HRPN)<br><i>Limited to 30 days per confinement</i>  | <b>\$250</b><br><i>per day</i>  | <b>\$150</b><br><i>per day</i>   | <b>\$200</b><br><i>per day</i>   | X   | <b>\$7,500</b><br><i>per confinement</i>  |
| <b>Surgery Plus</b> (CUL-HRSUR+) <i>Not in PA, Surgery Rider in PA</i><br><i>Details may vary, see Surgical Schedule</i> | <b>\$10,000</b>   | <b>\$5,000</b>   | <b>\$5,000</b>   | X   | <b>\$10,000</b>                           |
| <b>Anesthesia Benefit</b>  | <b>\$2,500</b>  | <b>\$1,250</b>   | <b>\$1,250</b>   | X   | <b>UNLIMITED times</b>                    |
| <b>Emergency Accident**</b> (CUL-HREA)<br><i>Limited to 4 different covered injuries per calendar year per insured</i>   | <b>\$200</b><br><i>per accident</i>   | <b>\$150</b><br><i>per accident</i>  | <b>\$100</b><br><i>per accident</i>  | <b>\$200</b><br><i>per accident</i>                 | <b>\$800</b>                              |
| <b>Specified Injury Rider</b> (CUL-HRSI) <i>Not in GA &amp; NC</i><br><i>See rider for specific amounts</i>              | <b>\$25 - \$1,800</b><br><i>Depending on injury</i>                             | <b>\$25 - \$1,800</b><br><i>Depending on injury</i>                            | <b>\$25 - \$1,800</b><br><i>Depending on injury</i>                            | <b>\$25 - \$1,800</b><br><i>Depending on injury</i> | <b>To a maximum of \$1,800 per injury</b> |
| <b>Accidental Death &amp; Dismemberment***</b> (CUL-HRADD)   | <b>\$30,000</b>   | <b>\$20,000</b>  | X  | X   | <b>\$30,000</b>                           |
| <b>Outpatient Sickness**</b> (CUL-HROS)  | <b>\$100</b><br><i>per sickness</i><br>Limit 4 different sicknesses per year ** | <b>\$75</b><br><i>per sickness</i><br>Limit 4 different sicknesses per year ** | <b>\$25</b><br><i>per sickness</i><br>Limit 4 different sicknesses per year ** | X   | <b>\$400</b>                              |



- \* For the **PLATINUM** plan, per calendar year per insured person, unless otherwise specified.
- \*\* Insured categories are the insured person, the insured person's spouse, and/or all of the insured person's dependent children. Maximum total of 4 different sicknesses per year for all dependent children, not per child.
- \*\*\* Lesser amounts apply for Spouse and Child.

## Here are the premiums for **FirstChoice** Hospital Indemnity plans.

| Monthly Rates             | PLATINUM PLAN   | GOLD PLAN       | Traditional Supplement | BMC Super Supp  |
|---------------------------|-----------------|-----------------|------------------------|-----------------|
| <b>SINGLE</b>             | <b>\$217.63</b> | <b>\$156.71</b> | <b>\$72.19</b>         | <b>\$42.68</b>  |
| <b>SINGLE /w Spouse</b>   | <b>\$433.51</b> | <b>\$311.67</b> | <b>\$142.63</b>        | <b>\$83.61</b>  |
| <b>SINGLE /w Children</b> | <b>\$353.41</b> | <b>\$255.92</b> | <b>\$113.93</b>        | <b>\$66.46</b>  |
| <b>FAMILY</b>             | <b>\$569.29</b> | <b>\$410.88</b> | <b>\$184.37</b>        | <b>\$107.39</b> |



**The average stay in a hospital for persons between the age of 35 and 65, according to the January, 2010 Statistical Abstract of the US, is 4.83 days.**

### IT'S SCARY, but it's TRUE! *Did you know?*

- \* 1 out of 2 men and 1 out of 3 women will contract **CANCER** in their lifetime.

*That's one every 24 seconds! +*

- \* 1 out of every 4 deaths is from **Cancer**
- \* Every year, another 1,200,000 people are diagnosed with **Cancer!** +
- \* 1 out of 6 men will develop **Prostate Cancer**
- \* 1 out of 7 women will develop **Breast cancer!** +
- \* 65% of the cost of treating **Cancer Is Not Covered** by Major Medical Insurance! +



+ Cancer Facts and Figures, 2008

- \* In 2006, 631,636 people died of heart disease. Heart disease caused 26% of deaths—more than one in every four—in the United States.<sup>1</sup>
- \* Heart disease is the leading cause of death for both men and women. Half of the deaths due to heart disease in 2006 were women.<sup>1</sup>
- \* Coronary heart disease is the most common type of heart disease. In 2005, 445,687 people died from coronary heart disease.<sup>2</sup>
- \* Every year about 785,000 Americans have a first heart attack. Another 470,000 who have already had one or more heart attacks have another attack.<sup>3</sup>
- \* In 2010, heart disease will cost the United States \$316.4 billion.<sup>3</sup> This total includes the cost of health care services, medications, and lost productivity.

**1 Deaths: Final data for 2006. National Vital Statistics Reports. 2009**

**2 National Vital Statistics Reports. 2007**

**3 Heart Disease and Stroke Statistics—2010 Update. A Report from the American Heart Association Statistics Committee and Stroke Statistics Subcommittee**

## *About the Company*

**Central United Life** has focused on the acquisition of life, accident and health insurance for more than 20 years. Our Worksite strategy is to offer sound, affordable products that meet the demands of even the most sophisticated of Policyholders.

In addition to our **FirstChoice** series of Supplemental Health Insurance Policies, CUL offers a wide range of quality plans, including:

- \* Cancer
- \* Accident
- \* Heart /Stroke
- \* Disability Income
- \* Life

*Your Local Agent is:*

**FOR INFORMATION ONLY:** This is not a contract, an outline of coverage or an offer to purchase or sell. **FirstChoice** Hospital Indemnity benefits and riders are supplemental benefits, and are not intended to pay all medical costs. Benefits are subject to policy terms, conditions and limitations. A complete description of benefits are contained in the policy. See the policy for full details. State specific policy details, Exclusions and Limitations, Sample Documents and other plan information is available at our Website:

[www.FirstChoiceGI.com](http://www.FirstChoiceGI.com)