

HEALTHCARE INDEMNITY

Group Healthcare Indemnity Plan
Marketed by 5Star Life Insurance Company



Protecting your family and your financial security

The Healthcare Indemnity plan pays cash benefits from day one when you are hospitalized or receive other covered medical treatment. The plan supplements your primary medical coverage by filling the potential gaps created by rising deductibles, co-payments and out-of-pocket expenses not covered by your health plan. Benefits can be paid directly to you or your medical service provider regardless of what your primary insurance covers - there is no coordination of benefits. You have the freedom to use the cash benefits as needed; to cover medical bills, everyday living expenses, or other unexpected out-of-pocket expenses.

CONVENIENT

Easy payment through payroll deduction. And coverage includes benefits for pre-existing conditions.

WELLNESS MATTERS

The plan includes several benefits focused on enhancing your wellbeing, each of which pay directly to you. These benefits include the following:

- * New Born Well Baby Care
- * Post Traumatic Stress Disorder
- * Chiropractic Care
- * Amateur Sports Injuries

For costs and further details on the plan including limitations and terms of continued coverage contact your benefit counselor at the UFCW dedicated Benefits Hotline at 844.808.8009.

PLAN COVERAGE BENEFITS*

Hospitalization

Trips to the Emergency Room

Ambulance Services

Hospital Admission

Intensive Care Unit *

Inpatient Rehabilitation

Physician's Office Visit

Major Diagnostic Testing

Emergency Room Visit

Surgical Offsets

Chiropractic Care

New Born Well Baby Care

Post Traumatic Stress Disorder

* pays in addition to hospitalization confinement benefits