

# FirstChoice

HOSPITAL INDEMNITY INSURANCE POLICY

## The Platinum Plan

**Total Daily Room Benefits**  
**First 6 Days \$14,000**

Days 1, 3, 4, 5 & 6 **\$2,500** per day

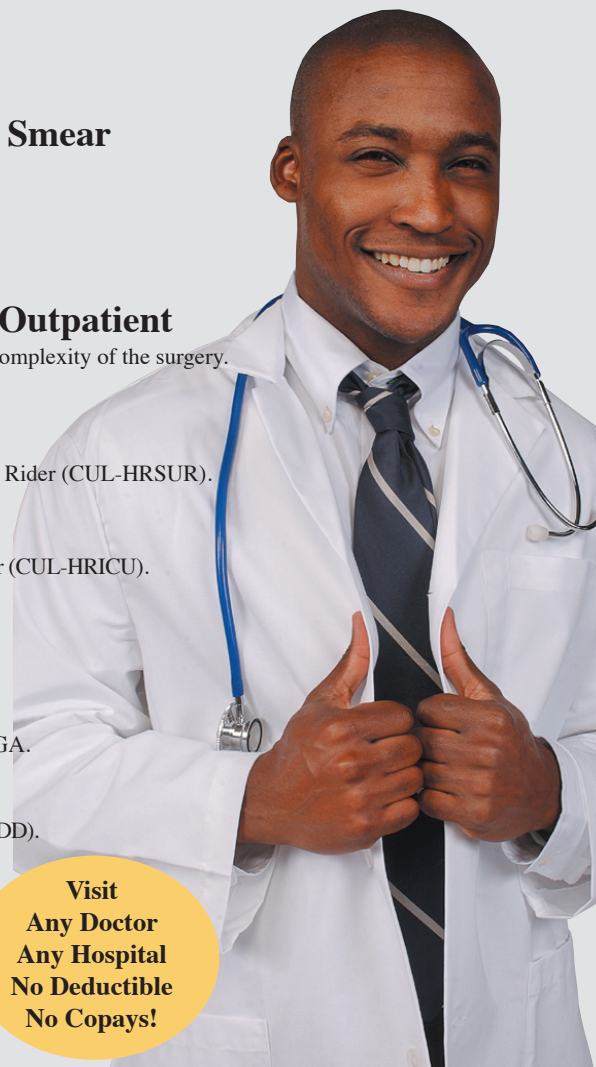
Day 2-**\$1,500**

Days 7-365 pays **\$500** per day

**\$193,500**  
**annual max**

<b>Daily Room Benefit</b> .....	<b>\$500</b>
Per day up to 365 days	
<b>Indemnity Benefit</b> .....	<b>\$1,000</b>
Pays upon first visit hospital confinement each year. Rider (CUL-HRLS).	
<b>First Hospital Confinement Benefit</b> .....	<b>\$10,000</b>
Pays upon first hospital confinement each year per insured. Rider (CUL-HRFHC).	

-  **Doctor Office Sick Visits - \$100 per visit**  
4 visits per year for insured and 4 visits for spouse. A max of 4 visits per year shared between all children. Rider (CUL-HROS)
-  **ER/Urgent Care/Doctors Office - Accident Benefit - \$200 per Accident**  
4 visits per year each adult and a max of 4 visits per year for all children. Rider (CUL-HREA)
-  **Specified Injury Benefit - pays \$25-\$2,000**  
Depending on the injury. See rider for specific amounts. Rider (CUL-HRSI). Not in GA/NC
-  **Wellness for Women - \$400 Mammogram & \$100 Pap Smear**  
1 mammogram and 1 pap smear per year. Rider (CUL-HRSUR+). Not in PA.
-  **Maternity Benefits - covered as any other condition**  
Begins 10 months after effective date. Rider (CUL-HRSUR+). Or PA Rider (CUL-HRSUR).
-  **Surgery Benefit - up to \$10,000 per surgery Inpatient/Outpatient**  
Unlimited medically necessary covered surgeries. Amounts vary for all 3 plans based on the complexity of the surgery. See surgical schedule. Rider (CUL-HRSUR+). Or PA Rider (CUL-HRSUR)
-  **Anesthesia Benefit**  
25% of Surgical Benefit paid. Maximum of \$2,500 per surgery. Rider (CUL-HRSUR+) or PA Rider (CUL-HRSUR).
-  **Intensive Care Unit - \$2,000 per day**  
This is paid in addition to the daily room benefit. Max \$40,000 & 20 days per confinement. Rider (CUL-HRICU).
-  **Private Duty Nurse Benefit - \$250 per day**  
Up to \$7,500 per confinement. Max 30 days per confinement. Rider (CUL-HRPN).
-  **In-Hospital Injury Indemnity - \$200 per day**  
Up to \$73,000 per confinement. Max 365 days per confinement. Rider (CUL-HRHI). Not in GA.
-  **Accidental Death & Dismemberment - \$30,000**  
Max benefit for primary insured. Lesser amounts for spouse and children if insured. Rider (CUL-HRADD).



**Visit**  
**Any Doctor**  
**Any Hospital**  
**No Deductible**  
**No Copays!**

Monthly Premiums	Emp	Emp/Sp	Emp/Ch	Family
Generic Rates	\$217.63	\$433.51	\$353.41	\$569.29

Consult the policy for full description of coverage details, limitations and exclusions.

**“Health Insurance Made Affordable”**