

## Smith Rowe, LLC's 2024 Open Enrollment Hospital Indemnity Plan Highlights

- ✓ Coverage is available for the employee, spouse and/or eligible dependent children.
- ✓ Benefits are paid directly to the insured.
- ✓ Coverage is portable for 12 months. Premiums will not change.
- ✓ These benefits are separate and in addition to any other insurance that you have with other companies.
- ✓ Please review the following benefit highlights and see each specific plan brochure for more benefit details.

### Hospital Indemnity Insurance

Life is unpredictable. Should an injury or illness lead to a hospital confinement you may have costly out-of-pocket expenses. The Hospital Indemnity insurance pays cash benefits for hospital confinements based on the plan level you choose. This is a guaranteed issue benefit, no medical questions, no waiting period, and no pre-existing condition exclusion. If you know you or an eligible dependent will be hospitalized after 11-1-2022 please look at this benefit.

Two coverage levels include benefits for:

- **First Day Hospital Confinement - \$1000 or \$1500 once per calendar year**
- **Daily Hospital Confinement - \$100 or \$150 per day up to 30 days**
- **Hospital Intensive Care - \$100 or \$150 per day up to 30 days**
- **Variable Surgical Schedule - up to \$1000 or \$1500**
- **Ambulatory Surgical Center - \$50 or \$100 daily**

Hospital Indemnity	Employee	Emp/Spouse	Emp/Child	Family
Plan 1	\$3.42	\$11.70	\$6.87	\$19.11
Plan 2	\$4.89	\$16.65	\$8.65	\$10.82

All premiums listed are weekly.

Beginning the week of September 16th Craig Ploch from Worksite Services will be travelling to Smith Rowe LLC jobsites to review, enroll or waive your elections in the benefits listed above. Make plans to meet with us and review your options for Whole Life, Cancer, Accident, Dental, Short-Term Disability, Long Term Disability, Vision, and Hospital Indemnity Insurance. Social Security numbers are required to include coverage for your spouse and dependents for Whole Life Insurance.

Please review the information above and be prepared to ask questions!  
Know what you may be saying “**No**” to.

If you have missed the opportunity to meet with a benefit counselor while on a jobsite, please contact Craig Ploch – 336-908-9810 to enroll by phone or meet with him at the Smith Rowe Family Picnic on October 19<sup>th</sup>.

**All paperwork required to enroll in new policies or to make changes to any currently active policy must be completed and submitted for processing by October 30th.**