

All states, except CA, CO, MN, NH, NM, NY, PA and VT

Enrollment Regulatory Requirement for Hospital Indemnity

Requirement

Federal regulation requires that the following disclosure (following this page) be provided to participants at or before the time they enroll or re-enroll in coverage. The regulation indicates the disclosure must be prominently displayed on the “first page” of the enrollment experience, in at least 14-point font. The regulation defines “prominently displayed” to include criteria such as: using font colors that contrast with background to make it more visible; not requiring that someone click on a link to view it; and not obscuring it with other text or graphics. The heading that appears above the disclosure clarifying that the notice applies to Hospital Indemnity may be omitted as needed if the enrollment experience addresses only Hospital Indemnity.

This notice applies to Hospital Indemnity Insurance. In certain states, this coverage may be referred to as Accident and Sickness Insurance.

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Hospital Indemnity Enrollment Language (Please note the language below should appear before completing enrollment)

Your Hospital Indemnity certificate provides limited benefits – read your certificate carefully when you receive it. Hospital Indemnity Insurance may be referred to as Accident and Sickness Insurance in Colorado – please consult your enrollment materials. By enrolling for Hospital Indemnity Insurance, if I am a resident of Minnesota or Vermont, I declare all individuals to be insured have medical coverage in force that provides benefits for medical treatment, including hospital, surgical and medical expenses. I acknowledge that I have received and read a copy of the outline of coverage or other disclosure document for the Hospital Indemnity insurance. In addition, I have read the enrollment documentation and declare that all information I have given is true and complete to the best of my knowledge and belief; I have read the applicable Fraud Warning(s) provided in this enrollment.