

(COMPANY NAME)

BASIC HOSPITAL AND MEDICAL-SURGICAL EXPENSE COVERAGE

OUTLINE OF COVERAGE

- (1) Read the Policy Carefully - This outline of coverage provides a very brief description of the important features of the policy. Please note that this outline is not intended to be a part of the insurance contract. Only the actual policy provisions are final and binding. The policy itself sets forth in detail your rights and obligations as well as those of the insurance company. PLEASE READ THE POLICY CAREFULLY.
- (2) Basic Hospital and Medical-Surgical Expense Coverage - Policies of this category are designed to provide, to persons insured, coverage for hospital and medical-surgical expenses incurred as a result of a covered accident or sickness. Coverage is provided for daily hospital room and board, miscellaneous hospital services, hospital out-patient services, surgical services, anesthesia services and in-hospital medical services, subject to any limitations, deductibles and copayment requirements set forth in the policy. Coverage is not provided for unlimited hospital or medical surgical expenses.
- (3) Benefits - (A brief specific description of the benefits in the following order, including dollar amounts and number of days duration, when applicable, contained in this policy:)
 - (a) (Daily hospital room and board.)
 - (b) (Miscellaneous hospital services.)
 - (c) (Hospital out-patient services.)
 - (d) (Surgical services.)
 - (e) (Anesthesia services.)
 - (f) (In-hospital medical services.)
 - (g) (Other benefits, if any.)

(Note: The above description of benefits must be stated clearly and concisely, and must include a description of any deductible or copayment provision applicable to the benefits described.)

- (4) If You Are Considering Replacing Your Current Coverage: Before you replace your current policy with another, you should review both policies in order to determine whether replacement is in your best interests. The new coverage may be different in important respects. You should be aware of these differences, whether they are temporary or permanent. If you obtained your current policy from another agent or a representative of another company, ask that agent or representative any questions you may have about that policy.
- (5) Questions? If you have any questions that are not answered by this outline of coverage, be sure to ask your agent or insurer representative.
- (6) Read Your Policy. If you purchase the offered policy, read it carefully as soon as you receive it.

(Note: Items (4), (5) and (6) are to be used only for group policies.)