



Hospital Indemnity High Plan (2)



PEOPLEASE, LLC

HOSPITAL INDEMNITY - PLAN #2

Group Number: 00579336



Customer Service (888) 600-1600

Monday to Friday | 8am to 8:30pm ET

Welcome to

Workplace benefits

Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

Your coverage options



Hospital indemnity insurance

Covering some of your hospital stay costs

Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

1

Read through this information.

2

Find out more about your benefits.

3

Talk to your employer if you need help or have any questions.

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This document is a summary of the major features of the insurance coverage that's been agreed to with your employer – it isn't your contract.

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THE FOLLOWING NOTICE ONLY PERTAINS TO HOSPITAL INDEMNITY COVERAGE

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 insurance

Hospital indemnity insurance can cover some of the cost associated with a hospital stay, letting you focus on recovery.

Being hospitalized for illness or injury can happen to anyone, at any time. While medical insurance may cover hospital bills, it may not cover all the costs associated with a hospital stay. That's where hospital indemnity coverage can help.

Who is it for?

Hospital indemnity insurance is for people who need help covering the costs associated with a hospital stay if they suddenly become sick or injured.

What does it cover?

Medical insurance insures medical expenses while hospitalized, but other costs can add up like extra childcare, transportation, help around the house, and pet care. Hospital Indemnity coverage pays lump sum benefits based on admission and days hospitalized that can be used to help any costs.

Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Hospital indemnity insurance can help pay for out-of-pocket costs associated with being hospitalized, giving you more financial confidence for unplanned expenses brought on by a hospital stay.

Plus, hospital indemnity insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy. *Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.



Be prepared

Kevin is hospitalized after an illness, and has to cover the cost of two days as an inpatient.

Kevin became ill and was admitted to the hospital. He had emergency surgery and was there for two days while recovering.

His hospital indemnity insurance paid him a lump sum benefit which provided financial support during his hospital stay.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



Your hospital indemnity coverage

Hospital Indemnity	
Hospital Indemnity High Plan (Option 2)	
Coverage Details	
Your Monthly premium	\$19.98
You and Spouse/Domestic Partner	\$44.67
You and Child(ren)	\$37.06
You, Spouse/Domestic Partner and Child(ren)	\$61.69
Benefits	
Hospital/ICU Admission	\$2,000 per admission, limited to 2 admission(s) per insured.
Hospital/ICU Confinement	\$200/\$400 per day, limited to 30 day(s) per insured per benefit year.
Hospital Short Stay	\$200 per day, limited to 1 day(s) per insured per benefit year.
Newborn Nursery Care	\$100 per day, limited to 1 day(s) per benefit year.
Newborn Increased Admission/Confinement Benefit	25% increase to a newborn benefit.
Infertility Hospital Stay	\$300 per day, limited to 1 day(s) per insured benefit year and limited to 2 day(s) per insured lifetime.
Child Organized Sport	25% increase to child benefits.
Health Screenings	\$75 per day, limited to 1 day(s) per insured per benefit year.
Treatments Covered	Sickness and Injury
Pre-Existing Conditions Limitation - A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months prior, 12 months after
Portability - Allows you to take your Hospital Indemnity coverage with you if you terminate employment.	Included
Child(ren) Age Limits	Children age birth to 26 years

UNDERSTANDING YOUR BENEFITS – HOSPITAL INDEMNITY

The Hospital/ICU Admission requires a hospital stay of at least 20 hours to be payable.

Hospital Admission & Hospital ICU Admission benefits are not payable on the same day.

Premium will be waived if you are hospitalized for more than 30 days.

Hospital/ICU confinement benefits are not payable on the same day as Hospital/ICU admission benefit.

After initial enrollment, Hospital Indemnity coverage will continue as long as an insured is actively at work.

The Health screening benefit is paid for the completion of specified routine wellness screenings such as annual well visits, immunizations, mammography, chest x-ray, and many more.

Hospital Short Stay - Must be held in a hospital for observation or treatment for a period of 8 - 19 hours. Hospital Short Stay is not payable on the same day as the Hospital/ICU Admission or Hospital /ICU Confinement.



Your hospital indemnity coverage

UNDERSTANDING YOUR BENEFITS – HOSPITAL INDEMNITY (Cont.)

Child Organized Sport - Benefit is paid if the covered hospitalization occurred while your covered child is participating in an organized sport that is governed by an organization and requires formal registration to participate. This benefit is only payable if the child coverage is included on the plan.

Infertility Hospital Stay - The infertility hospital stay must be due to one of the following procedures: a) Removal of uterine fibroids, polyps, uterine septum, endometriosis tissue or fallopian tube scar tissue; b) Varicocelelectomy; c) Egg retrieval for the purpose of artificial insemination and in vitro fertilization.

Newborn Increased Admission/Confinement Benefit - Percentage increase applies to a newborn's ICU admission and ICU confinement benefits when admitted to the neonatal intensive care unit (NICU).

Newborn Nursery Care - Benefit is paid each day your newborn is confined to a hospital immediately following birth. This benefit is not payable any day another benefit is payable for your newborn baby.

LIMITATIONS AND EXCLUSIONS:

In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian.

Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period. An applicant must enroll within 31 days of the coverage effective date. An open enrollment will occur each year during a 30 day time period specified by the policyholder. If an applicant does not enroll during their initial enrollment period, he/she may not enroll until the next open enrollment period.

This Plan will not pay benefits for:

Any care, service, product or treatment that's received when this coverage isn't in place.

Any care, service, product or treatment that's provided by a member of your immediate family.

An illness or condition that's contributed to or results from any of the following:

- Voluntarily using any poison, chemical, substance defined as a controlled substance by Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, or prescription drug, unless prescribed by a physician and used as prescribed
- Voluntarily using a non-prescription drug inconsistent with package instructions
- Being legally intoxicated
- Engaging in any illegal activity
- Travel or flight in any kind of aircraft, except as a fare-paying passenger on an airline licensed to transport passengers for a fee
- Participating in any kind of sporting activity for compensation or profit, including coaching or officiating
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test
- Participating in hang gliding, bungee jumping, sail gliding, parasailing, parakiting, ballooning, parachuting, zorbing or skydiving
- War or act of war, even if war isn't declared

Any care, service, product or treatment that violates local, state or federal law or for which our paying a benefit would violate local, state or federal law.

Elective or cosmetic surgery. Elective surgery is one or more of the following:

- Surgery that isn't needed to diagnose, treat or prevent an illness or injury
- Surgery that isn't medically appropriate and within the standards of generally accepted medical practice
- Surgery aimed at improving physical appearance, unless it's needed to correct a deformity resulting from a congenital abnormality or a disfigurement resulting from an illness or injury

This exclusion doesn't apply to reconstructive surgery that's any of the following:

- On an injured part of the body following infection or disease of the involved part
- On a non-diseased breast to restore and achieve symmetry between two breasts following a mastectomy
- To correct a congenital defect or anomaly of a covered newborn or adopted infant
- Gender transformation

Dental cleanings, X-rays, care or treatment

Testing and treatment of sleep disorders

Any treatment, service or product that's experimental or investigative as determined by the U.S. Food and Drug Administration.

A pre-existing condition includes any condition (including pregnancy) for which a covered person, in the look back period prior to coverage in this plan, (1) receives advice or treatment from a Doctor, (2) undergoes diagnostic procedures, other than routine screening in the absence of symptoms or suspicion of disease process by a Doctor, (3) are prescribed or take prescription drugs, or (4) receives other medical care or treatment, including consultation with a Doctor. Please refer to the plan documents for specific time periods. State variations may apply.



Your hospital indemnity coverage

LIMITATIONS AND EXCLUSIONS:

If the plan is new (not transferred): During the exclusion period, this plan does not pay charges relating to a pre-existing condition. If the plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. Please refer to the plan details for specific time periods.

HI-25-P

Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. In the state of Colorado coverage is called Hospital Indemnity and Wellness Benefits, when Wellness Benefits are included. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides limited hospital insurance only. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form # HI-25-P

Caregiving support services

Comprehensive support for every stage of life

Employees like you juggle complex responsibilities both at work and at home. The caregiving support offered through Guardian + Wellthy is tailored to your individual needs. From navigating parenthood to arranging in-home care for a loved one, you're covered with this service that's integrated directly into your Guardian hospital indemnity insurance.

Access support that is truly personalized to assist you in your caregiving journey, including if you need:



Help managing a health condition



Support with childcare and teen support



Assistance with caring for an aging loved one



Support for mental health and well-being



Guidance through end of life and loss



Help navigating financial hardships

With the help of Guardian + Wellthy caregiving support services, you can plan for future care responsibilities, get guidance for your current needs, or connect with others who are navigating care for similar situations. You will have access to self-serve tools, resources, and dedicated support.



How to access

Visit

guardianwell.com

Look for the Guardian + Wellthy page to learn how to access your caregiving benefits.

Note: First-time GuardianWell™ users will need to register.

This service is only available if you have qualifying lines of coverage. See your plan administrator for more details.

Individual outcomes may vary due to the unique aspects of each caregiving scenario. Guardian Hospital Indemnity Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. This advertising content is not currently intended for anyone in the state of New Mexico. In the state of Colorado, coverage is called Hospital Indemnity with Wellness Benefits, when Wellness Benefits are included. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This is a limited plan of supplemental health insurance that provides the specified financial support, as a lump sum or indemnity payment, following a covered hospitalization. This is not minimum essential coverage as defined by federal law. This coverage will not reimburse for hospital or medical expenses. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services. In Washington, the Certificate Form is the state approved form governing document. Generic Policy Form #HI-25-P. The state approved form is the governing document. Wellthy, Inc. ("Wellthy") is a vendor to The Guardian Life Insurance Company of America ("Guardian"). Wellthy and Guardian are not affiliated entities. Wellthy provides a care coordinator to integrate separately retained caregiver resources (e.g., senior care, childcare, etc.) for the benefit of a member or their permitted dependents ("Services"). Guardian does not control or provide any part of the Services and does not bear any liability for their provision. This informational resource is not a contract and is for illustrative purposes only. Only the policy contains applicable terms. Guardian and Wellthy reserve the right to discontinue Services at any time without notice. Services may not be available in all states. GuardianWell is a d/b/a of Guardian Membership LLC, a subsidiary of The Guardian Life Insurance Company of America ("GLIC"). GuardianWell is neither an insurance company nor is it licensed to sell insurance products. GuardianWell is a trademark of GLIC.

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Fertility health and family-building support

Personalized guidance and comprehensive educational resources

Navigating fertility, family-building, or hormonal health can feel overwhelming. Through your Guardian Hospital Indemnity Insurance, you have access to educational resources including 'live' expert sessions to keep you informed along your journey.

Access support and education

- schedule up to three educational sessions, per plan year, with experts across a wide range of specialties - including emotional support, nutrition, pelvic health, lactation, and more
- attend unlimited online group sessions based on relevant topics
- unlimited virtual access to educational resources such as articles, videos, and a vetted provider finder

You can get support through a variety of health journeys, including:



Family building



Fertility



Urology



Maternity



Parenting support



Menopause and low testosterone



Postpartum support



And more

This service is only available if you have qualifying lines of coverage. See your plan administrator for more details. Carrot provides educational resources only and is not a provider of health services.

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How to access

Visit

guardianwell.com

Look for the Guardian + Carrot page to learn how to access your lifelong fertility health and family-building support.

Note: First-time GuardianWell™ users will need to register.

GuidanceResources® your Employee Assistance Program

Sometimes life can feel overwhelming.
It doesn't have to.

Guardian's Employee Assistance Program provides confidential counseling, specialized guidance, and valuable resources to help you handle any of life's challenges, big or small.

How it can help



Confidential emotional support

- Anxiety, depression, and stress



Work and lifestyle support

- Child, elder, and pet care



Financial resources and legal guidance

- Retirement planning and taxes
- Wills, trusts, and estate planning

**This service is only available if you purchase qualifying lines of coverage.
See your plan administrator for more details.**

ComPsych Corporation (ComPsych) is a vendor to The Guardian Life Insurance Company of America (Guardian). ComPsych and Guardian are not affiliated entities. The Employee Assistance Program (Services) is provided by ComPsych. Guardian does not control or provide any part of the Services and does not bear any liability for their provision. This informational resource is not a contract and is for illustrative purposes only. Only the policy contains applicable terms. Guardian and ComPsych reserve the right to discontinue Services at anytime without notice. Services may not be available in all states. Legal/financial assistance and resources services are not available in the states of New York and Hawaii.



How to access 24/7 live assistance



Call
1 855 239 0743
TRS: Dial 711



Visit
guidanceresources.com

App: GuidanceNowSM
Organization web ID: Guardian
Note: First-time users will need to register first with the organization web ID: Guardian.

EstateGuidance® Online Will Preparation

Secure your wishes with a legally binding will.

EstateGuidance makes drafting a will easy with online tools that walk you through the process in minutes. You can also draft a living will to ensure you get the end-of-life care you desire and a final arrangements document expressing your wishes for your funeral services.

How it can help

			
Complete a customized will:	Have your will printed and sent to you:	Draft a living will:	Draft a final arrangements document:
No cost to you	\$14.99	\$14.99	\$9.99

This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.

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How to access 24/7 live assistance



Call
1 855 239 0743
TRS: Dial 711



Visit
estateguidance.com

App: GuidanceNowSM
Enter promotional code:
Guardian

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Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you important information about our insurance offerings and to protect your interests. Certain ones are required by law.

Important information



Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Guardian notice stating that it complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, sex, or actual or perceived gender identity. The notice provides contact information for filing a nondiscrimination grievance. It also provides contact information for access to free aids and services by disabled people to assist in communications with Guardian.

Visit <https://www.guardiananytime.com/notice48> to read more.

No Cost Language Services

Guardian provides language assistance in multiple languages for members who have limited English proficiency.

Visit <https://www.guardiananytime.com/notice46> to read more.
