

Voluntary Hospital Indemnity

Especially designed for the employees of:

Big Red Liquors



VINE & TABLE

No one likes to think about the possibility of hospitalization, but the likelihood — as well as the stress it can cause for families — is very real. Whether caused by injury or illness, a hospitalization can bring about not only lifestyle challenges, but tangible economic ones as well. And it's not a few Americans who are impacted each year by these occurrences; it's millions.

Major medical insurance plans can offset some of the treatment expenses, but there are “hidden” costs as well: time lost from work, satisfying deductibles, paying co-pays. And don't forget prescribed medications, transportation costs, and continuing to provide for a family. As a safety net against the burdens and expenses a hospitalization can cause, Reliance Standard offers Voluntary Hospital Indemnity (VHI) coverage. This benefit provides a range of fixed, tax-free, lump-sum daily cash benefits. These benefits are paid directly to you following a hospitalization that meets the criteria for benefit payment

FEATURES

- Guaranteed issue; no medical questions
- No pre-existing conditions exclusions
- Mental & Nervous and Substance Abuse treated same as any other hospital admission
- No deductibles
- COBRA eligible
- COBRA administration
- HIPAA privacy compliant
- Coverage Offered on a Voluntary Basis
- Overlying Major Medical Plan NOT Required Note: The state of California requires its residents to be enrolled in an overlying major medical plan in order to enroll for Voluntary Hospital Indemnity.

Hospital Room & Board

Room & Board Benefit per Day **\$100**
(180 Daily Benefits per Coverage Year)

Hospital Critical Care Unit

Critical Care Unit Benefits per Day **\$100**
(30 Daily Benefits per Coverage Year)

Hospital Admission

One Daily Benefit per Coverage Year **\$1,000**

Hospital Critical Care Admission

One Daily Benefit per Coverage Year **\$1,000**

Wellness Care

One Daily Benefit per Coverage Year **\$50**

Non-Insurance Services

On-Call Travel Assistance **Included**

Premiums based on bi-weekly deductions

Employee Only	\$8.41
Employee & Spouse	\$17.74
Employee & Children	\$12.61
Employee, Spouse & Children	\$21.95

- Wellness Care means medical examinations and procedures that are preventive in nature and not for the treatment of Injury or Sickness.
- Hospital Room & Board: In no event will the Daily Benefits exceed 180 daily benefits per Coverage Year.
- Travel assistance services provide medical assistance services for covered individuals. If you are more than 100 miles or more from home, you may access this service 24 hours a day.
- Continuation of Coverage - Under certain circumstances, the insured may continue their coverage for a set period of time. The insured must notify Reliance Standard in writing within 31 days of the terminating event.
- This is a brief summary of benefits. Please refer to the certificate of coverage for complete provisions, limitation and exclusions.

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How Travel Assistance Services Work

Using your travel emergency services is a cinch! Just contact On Call International directly at (603) 328-1966 anytime you need assistance while traveling. On Call's Global Response Center is open **24** hours a day, **365** days a year and can provide the following services through your group coverage with Reliance Standard.

The following is an outline of the On Call emergency travel assistance service program. For a complete description of all services and the program terms and limitations, please request a Description of Covered Services from your employer.

Covered Services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

Pre-Trip Assistance

- ▶ Inoculation requirements information
- ▶ Passport/visa requirements
- ▶ Currency exchange rates
- ▶ Consulate/embassy referral
- ▶ Health hazard advisory
- ▶ Weather information

Emergency Medical Transportation*

- ▶ Emergency evacuation
- ▶ Medically necessary repatriation
- ▶ Visit by family member or friend
- ▶ Return of traveling companion
- ▶ Return of dependent children
- ▶ Return of vehicle
- ▶ Return of mortal remains

Emergency Personal Assistance Services

- ▶ Urgent message relay
- ▶ Interpretation/translation services
- ▶ Emergency travel arrangements
- ▶ Recovery of lost or stolen luggage/personal possessions
- ▶ Legal assistance and/or bail bond

Medical Assistance Services Include

- ▶ Medical referrals for local physicians/dentists
- ▶ Medical case monitoring
- ▶ Prescription assistance and eyeglasses replacement
- ▶ Convalescence arrangements

* The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum.

24-Hour Travel Assistance

On Call International provided through Reliance Standard



In the U.S., toll free
(800) 456-3893



Worldwide, collect
(603) 328-1966

Administered By



RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

For emergency medical, legal and travel assistance information and referral service 24 hours a day, 365 days a year, call the numbers below.

To place a collect call, dial the INTERNATIONAL COUNTRY CODE: followed by On Call's collect call number.