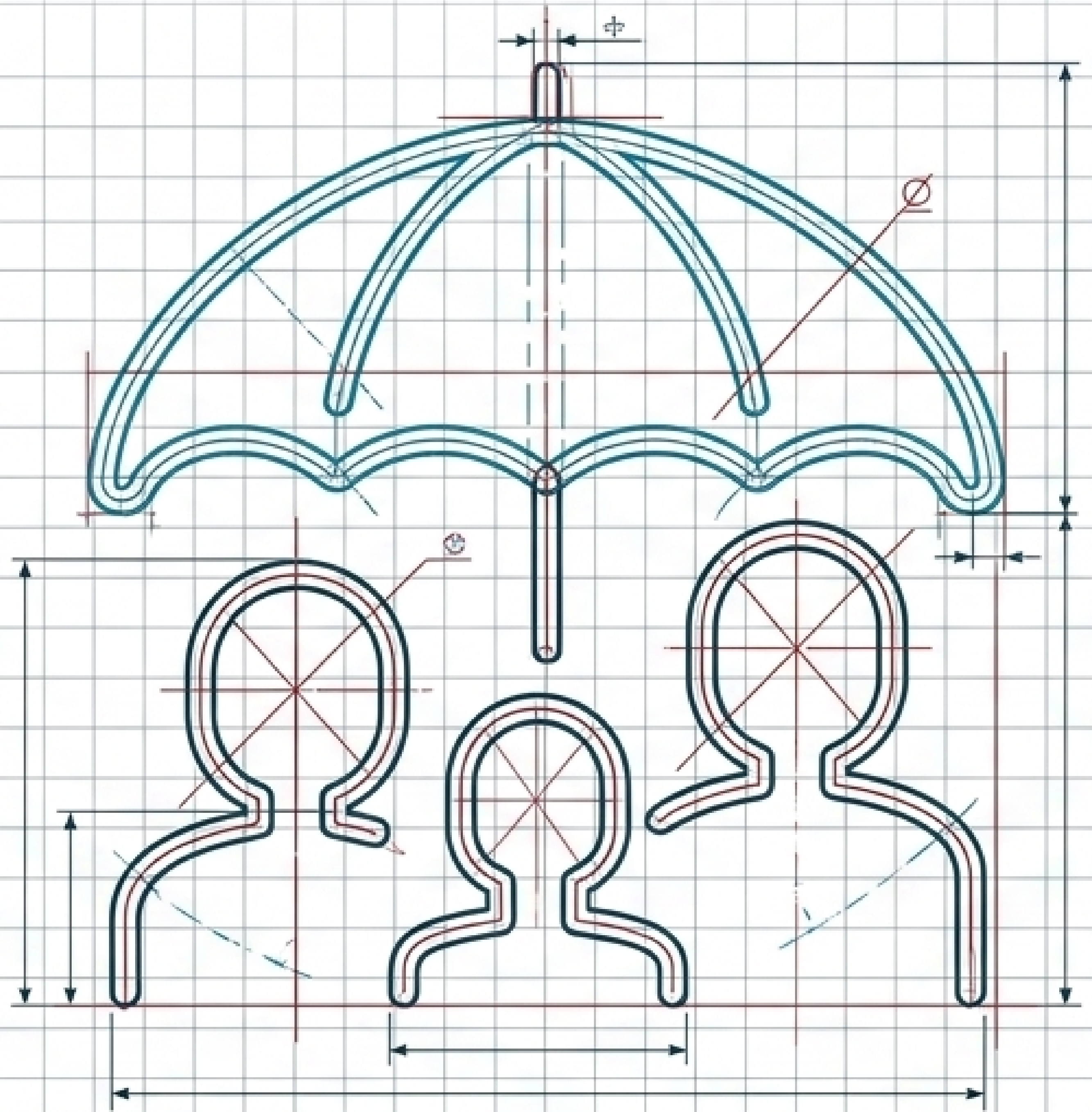
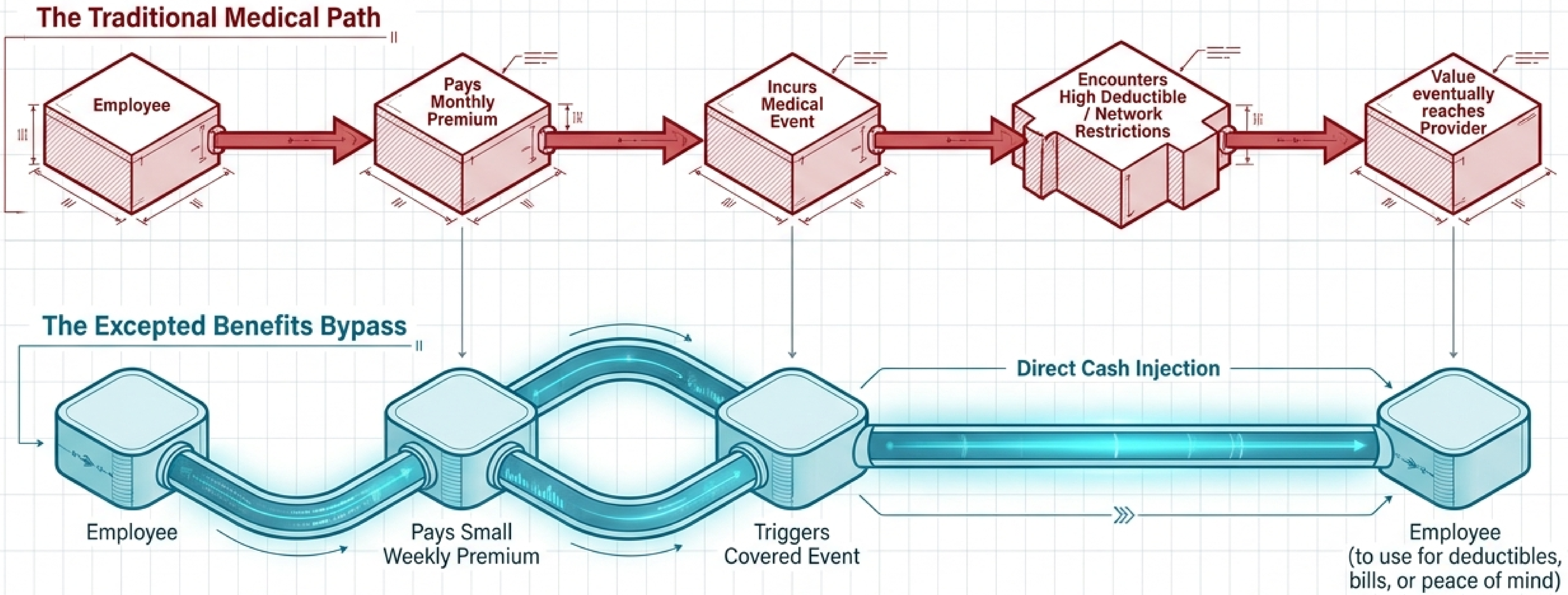
Engineered Protection

The VIP Assurity Group Hospital Indemnity Plan



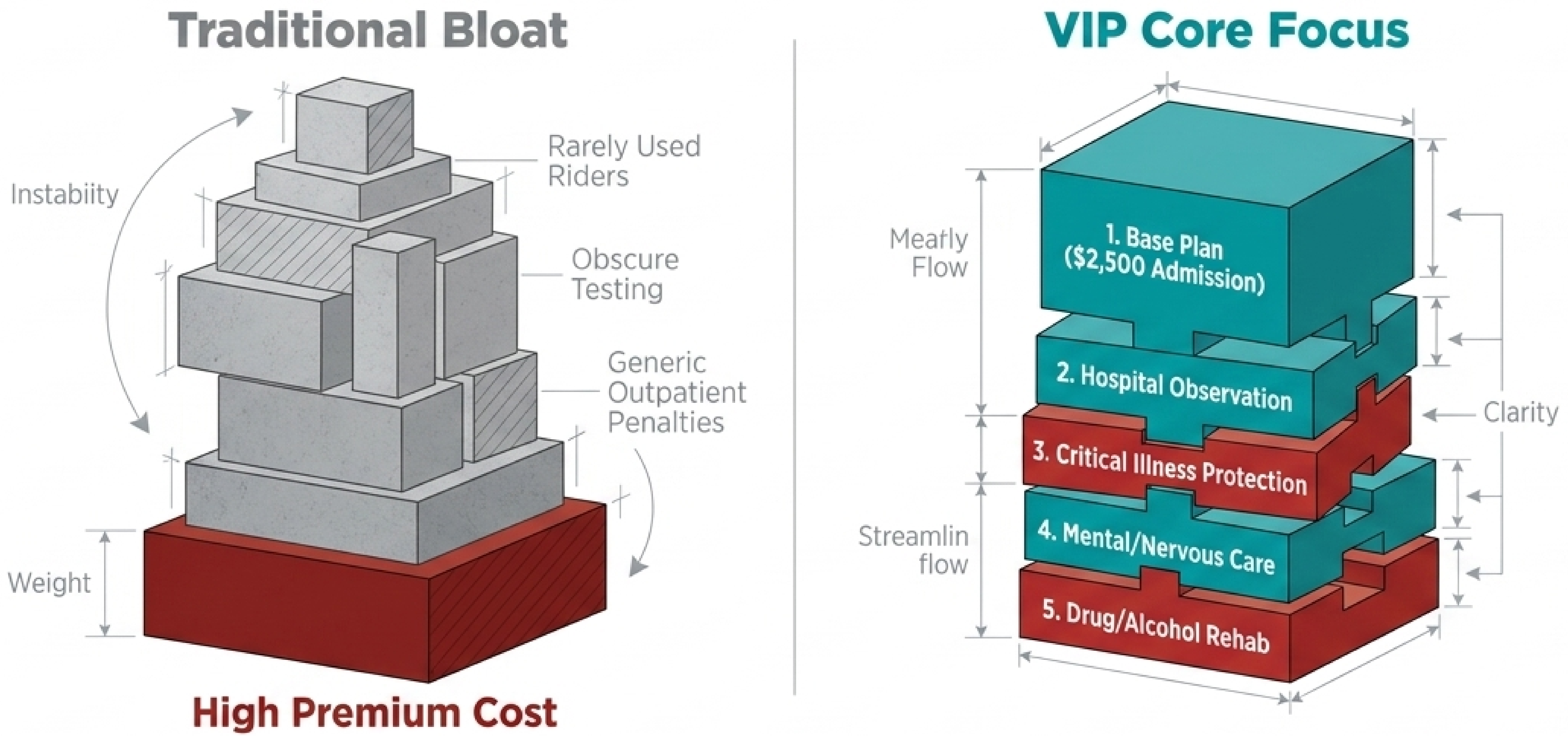
Assurity® Voluntary Insurance Partners (VIP)

Excepted benefits inject cash directly to employees to bypass major medical deductibles.



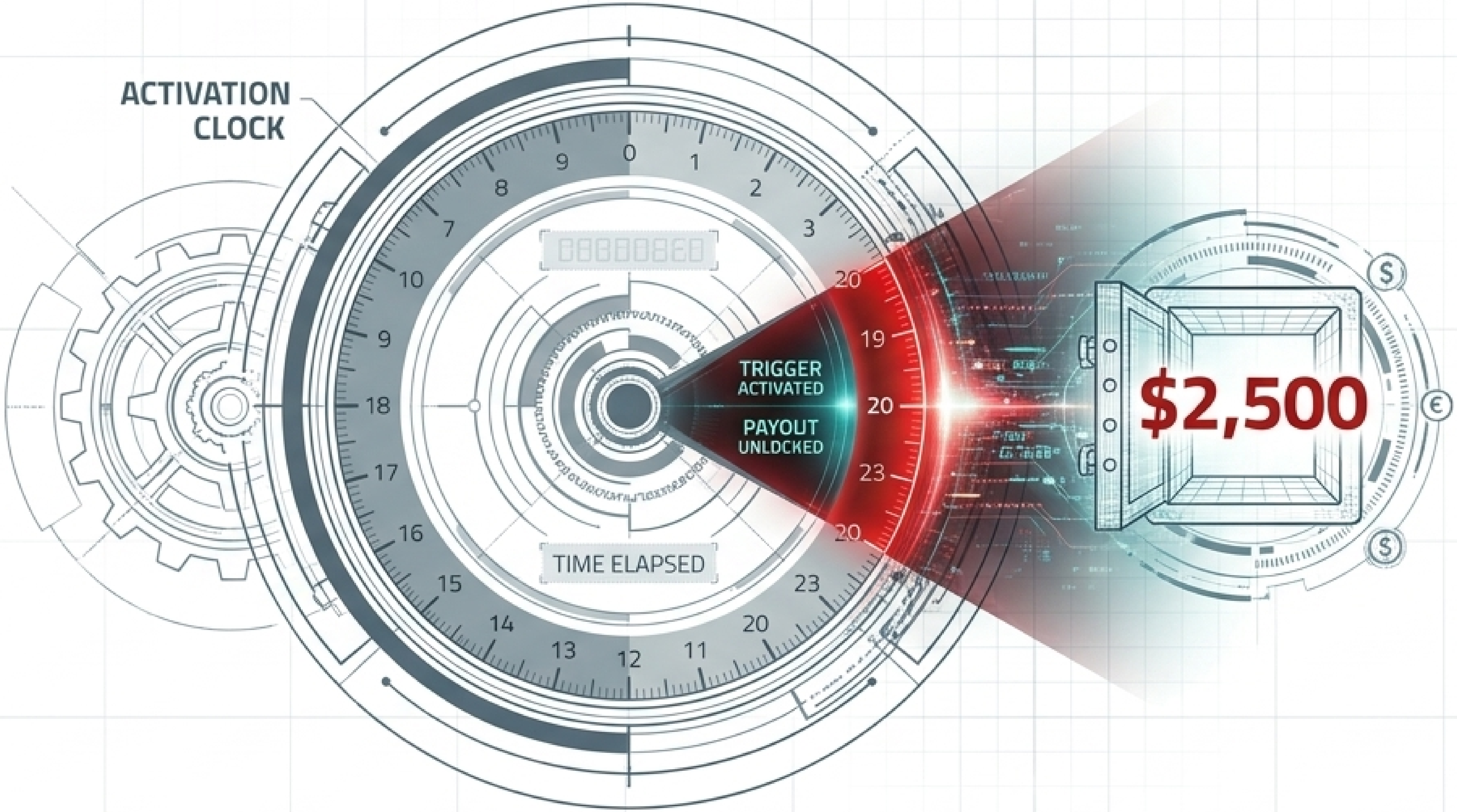
This is not comprehensive major medical insurance and does not satisfy the requirement for minimum essential coverage under the ACA. It is a targeted financial safety net.

Eliminating costly plan bloat maximizes the balance of core benefits versus premium costs.



Voluntary Insurance Partners engineered this specific Assurity plan to cut out expensive, rarely utilized features, concentrating every premium dollar on the high-impact events that matter most.

The core engine activates a $2,500 lump-sum benefit upon a strict 20-hour confinement trigger.

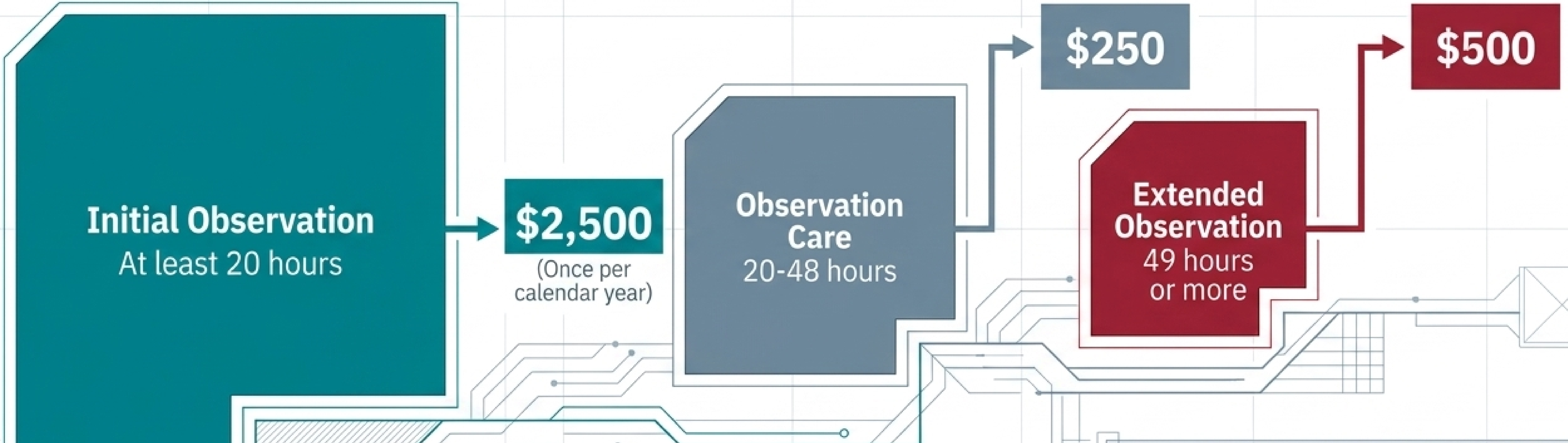


BENEFIT DETAILS & TRIGGER RULE

Benefit: $2,500 lump-sum for the first hospital confinement in a calendar year (for covered sickness/injury).

Trigger Rule: Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

The Observation Rider closes the gap for extended outpatient holds that avoid formal admission.



Available in most states, this rider ensures employees aren't financially penalized by administrative coding when they are stuck in the hospital for observation.

Hospital Observation Rider (Form R G2202C)
Pays a lump sum benefit for the following outpatient services received during an observation stay at a hospital, prescribed by a physician for a covered sickness or an injury sustained from a covered accident.

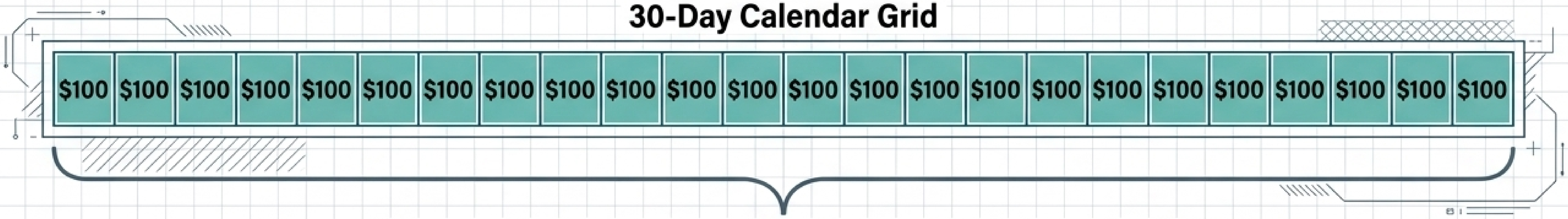
- Initial Observation – once per insured person per observation stay in a calendar year
  At lexst 20 hours – $2,500
- Observation Care – 20–48 hours – $250
  49 hours or more – $500

NotebookLM

Specialized care riders provide symmetrical daily support for mental health and rehabilitation.

Specialized Care Matrix	
Mental & Nervous Disorder Rider	**Drug & Alcohol Rehab Rider**
Trigger: 20 consecutive hours inpatient. **Benefit:** $100 daily. **Cap:** Up to 30 days confinement.	**Trigger:** 20 consecutive hours inpatient (hospital or residential treatment facility). **Benefit:** $100 daily. **Cap:** Up to 30 days confinement.

30-Day Calendar Grid



$3,000 Maximum Potential Support per Condition

Mental and Nervous Disorder Rider: (Form R G1737C) Pays a $100 daily benefit for up to 30 days confinement in a hospital or residential treatment facility for treatment of a mental or nervous disorder. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

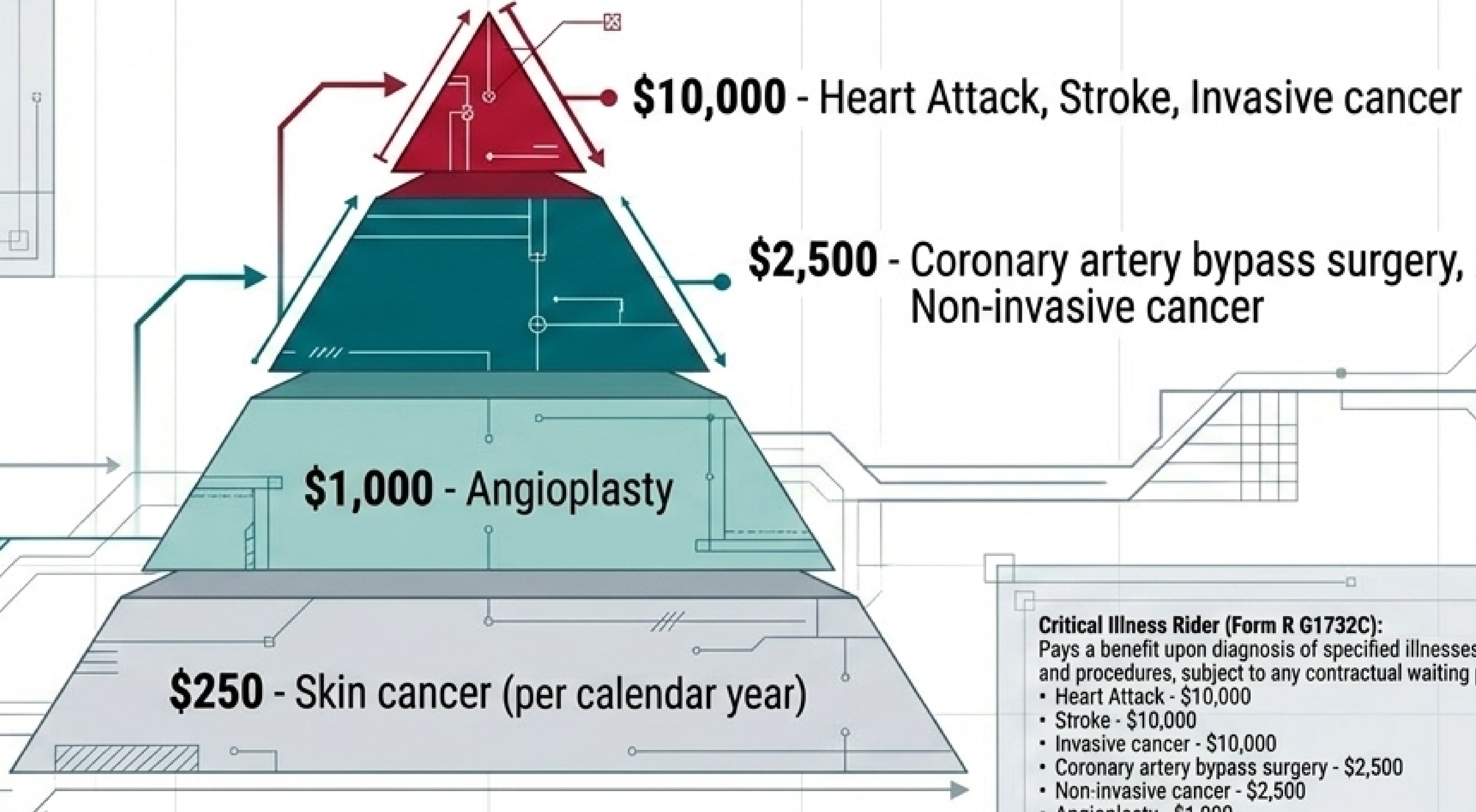
Drug and Alcohol Rehab Rider: (Form R G1733C) Pays a $100 daily benefit for up to 30 days confinement in a hospital or residential treatment facility for drug or alcohol rehabilitation. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

The Critical Illness Rider scales precise cash injections to match the severity of the diagnosis.

Pays a benefit upon diagnosis of specified illnesses, conditions, and procedures, subject to any contractual waiting period.

Note: Available in most states.

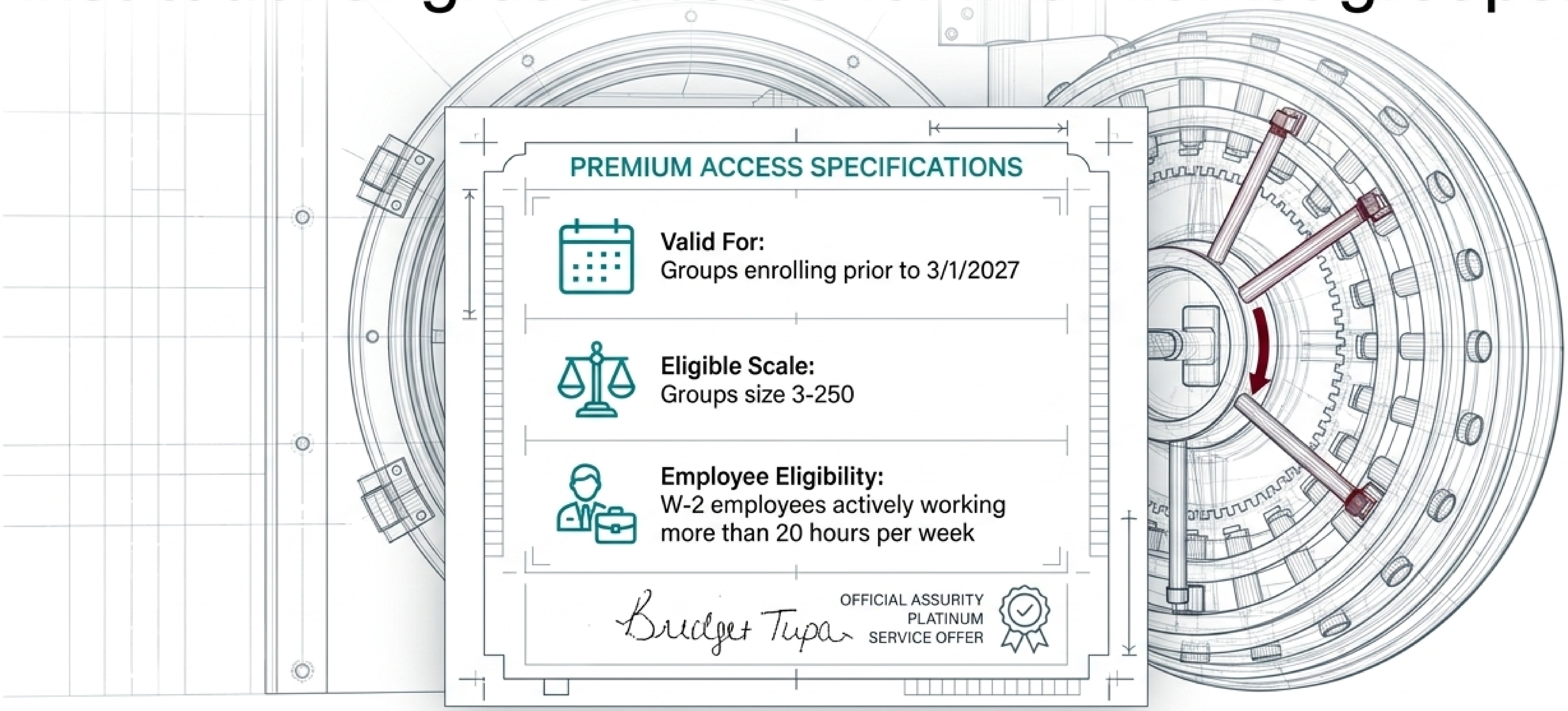
Impact Severity Scale



Critical Illness Rider (Form R G1732C):
Pays a benefit upon diagnosis of specified illnesses, conditions, and procedures, subject to any contractual waiting period.

- Heart Attack - $10,000
- Stroke - $10,000
- Invasive cancer - $10,000
- Coronary artery bypass surgery - $2,500
- Non-invasive cancer - $2,500
- Angioplasty - $1,000
- Skin cancer - $250 per calendar year

The Platinum Underwriting Blanket Offer unlocks institutional-grade access for mid-market groups.



NotebookLM

A massive trifecta of underwriting concessions eliminates standard enrollment friction.

GUARANTEED ISSUE

No medical exams or tests required for all covered insureds.

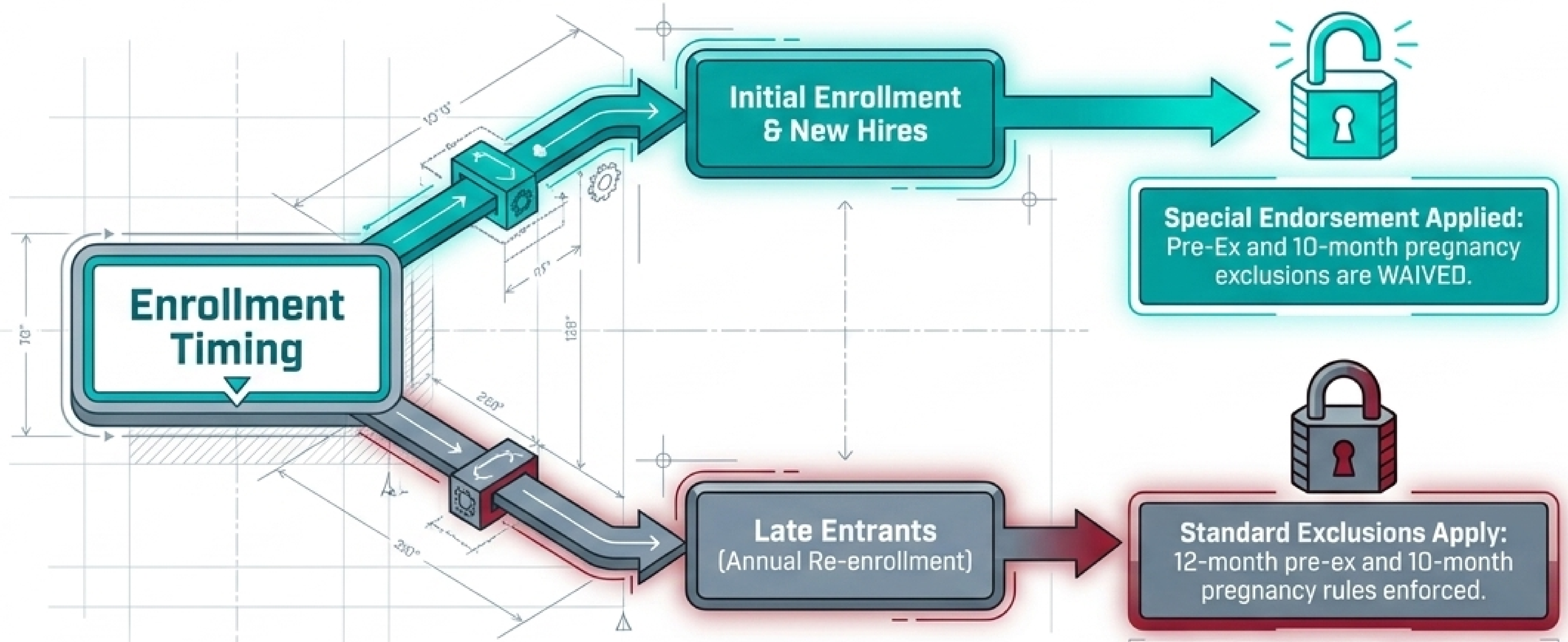
SPECIAL ENDORSEMENT WAIVERS

Waiver of 12-month pre-existing condition clause AND 10-month pregnancy exclusion.

COMPOSITE RATES

Simplified administration and predictable pricing across the organization.

The pre-existing condition and pregnancy waivers require strategic deployment during initial enrollment.



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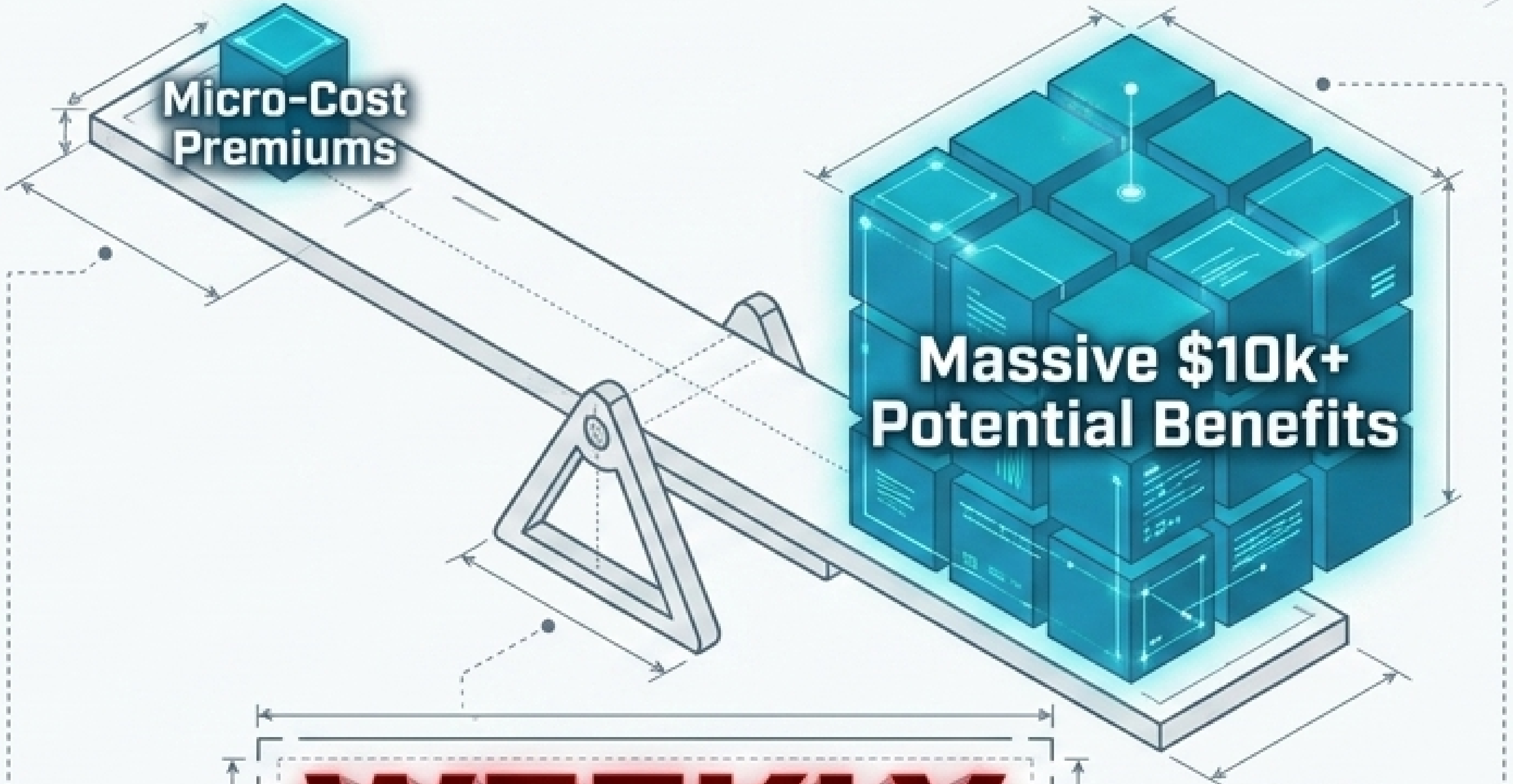
This structure drives massive initial participation by penalizing delay.

Lean product architecture results in micro-cost weekly premiums.



WEEKLY

Employee:	$9.55
Employee & Spouse:	$19.47
Employee & Children:	$15.83
Family:	$25.75

Engineering Terminology Legend: Precise definitions governing the VIP Hospital Indemnity Plan.

TERM	DEFINITION
Excepted Benefit	A policy providing limited benefits that pays cash directly to the insured, entirely separate from major medical insurance networks or deductibles.
Confinement	Assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.
Pre-existing Condition	A sickness or physical condition for which the insured received medical consultation, diagnosis, advice, or medication during the 12 months before the issue date. (Waived for initial enrollees).
Observation Stay	Outpatient services received in a hospital, prescribed by a physician, that do not result in formal resident inpatient admission.

Executive Briefing: Operational mechanics and strategic deployment answers.

FAQ Matrix

Q: Will employees have to navigate networks or copays?

A: No. There are **no deductibles**, copays, coinsurance, or networks. Employees can see any doctor, and cash is paid directly to them.

Q: What happens if an employee leaves the company?

A: The coverage is **fully portable**. Employees can continue coverage if they retire or change jobs, provided they continue paying premiums.

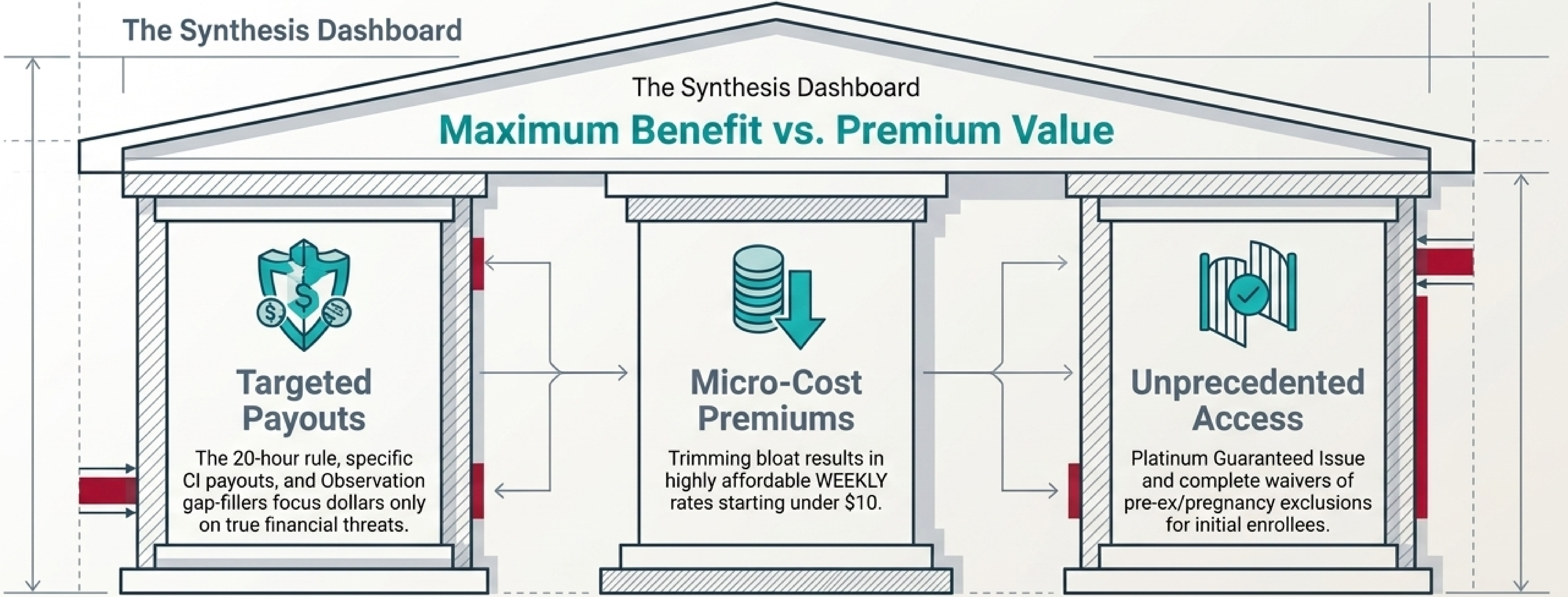
Q: Does the Platinum Underwriting offer apply indefinitely?

A: The blanket offer is valid for groups enrolling prior to 3/1/2027, requiring W-2 employees actively working 20+ hours/week.

Q: Do the riders apply in every jurisdiction?

A: The Observation and Critical Illness riders are available in most states; specific availability and features may vary by state.

The VIP Architecture combines lean premiums with massive underwriting concessions to maximize employee safety.



VIP Assurity Hospital Indemnity Plan. Valid for deployment through March 2027.