

Hospital GAP PLAN[®] Insurance

Hospital Limited Benefit Medical Expense Insurance Policy

American Fidelity Assurance Company

Hospital GAP PLAN[®] Insurance from American Fidelity Assurance Company can help policyholders pay for their out-of-pocket expenses. Supplementing their medical insurance with gap insurance can help cover their expenses so they can focus on getting well.

Three Primary Benefits

- **In-Hospital****
- **Outpatient**
- **Physician Outpatient Treatment**

**"Hospital" shall not include any institution used as a place for rehabilitation, a place for rest or for the aged, a nursing or convalescent home, a long term nursing unit or geriatrics ward, or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients.

Coverage Feature	What It Means for the Policyholder
In-Hospital Benefit	This is payable for covered for out-of-pocket expenses up to the maximum benefit selected per confinement.
Outpatient Benefit	This is payable for the difference between the actual outpatient expenses incurred and the amount paid by the primary medical plan for out-of-pocket Covered Charges up to a maximum outpatient benefit of \$200.00 for outpatient treatment in a Hospital emergency room, outpatient surgery in a Hospital outpatient facility or free-standing outpatient surgery center, and diagnostic testing in a Hospital outpatient facility or MRI facility. All benefits for the same or related conditions will be subject to the maximum outpatient benefit, unless such conditions are separated by 90 consecutive days, then a new maximum outpatient benefit will apply.
Physician Outpatient Treatment Benefit	This is payable for Physician visits. This benefit pays up to \$25.00 per visit, for up to five visits (\$125.00) per family per calendar year, for outpatient treatment due to Sickness, or outpatient emergency care for an injury due to an Accident, provided the Covered Person is covered by Another Medical Plan when such charges are incurred, at a Hospital outpatient clinic, free-standing emergency care clinic, or Physician office for out-of-pocket Covered Charges.

THIS IS A LIMITED POLICY. This highlights the important features of the policy. Limitations, exclusions, and waiting periods apply. Refer to the policy for complete details. This product is inappropriate for people who are eligible for Medicaid coverage. If the policyholder resides in a state other than their employer's state of domicile, where required by law, policy provisions and benefits may vary.