

Central United Life Insurance Company's

FirstChoice

Hospital Indemnity Insurance Policy

Guaranteed Issue*



The FirstChoice in Quality Supplemental Health Insurance Benefits

** To receive Guaranteed Issue underwriting consideration, the primary insured must be gainfully employed, and working an average of 30 or more hours per week.*

It's a Matter of Choice . . .

For Americans, few things are as important as the right to choose. However, there are times when life denies us the right. There is a 1 in 12 chance that you or a family member will experience confinement to a hospital this year.* Hospital confinement by its very nature takes choice from us. That's not even the worst of it; many people cannot afford to choose the right policy to protect their family. Even with a Major Medical plan, people will still struggle to pay for the expensive premiums, deductibles and coinsurance levels. For these people, we have given them back the choice with our new Hospital Indemnity plan, Central United Life's **FirstChoice**.

**CDC: Vital Health and Statistics, Series 10, Number 243, December 2009*

Advantages of Making this Choice:



Supplements Health Savings Account (HSA)

Supplements High Deductible Health Plans

Generous Benefits for "Stand Alone Coverage"

Provides benefits that can reduce or eliminate out-of-pocket charges, even after a Major Medical Plan.

Even though **FirstChoice** is a Hospital Indemnity plan, the benefit packages may have many outpatient benefits as well. The plan will pay all covered surgical benefits, IN or OUT of the Hospital, as often as you may need them. The same holds true of the accident benefits, and the Outpatient Sickness Rider, when it is included in the plan design of your choice!

All of **FirstChoice's** packages are GUARANTEED ISSUE for full-time employees ages 18-64. This means anyone in that age range, including their spouse and dependents, can choose this plan if they hold employment for an average of 30 plus hours a week. **FirstChoice** will not cover any pre-existing conditions for the first 12 months.

Take a Look at the Choices We've Provided for You!

Benefit*	HSA Supplement	Silver Plan	Gold Plan	Platinum Plan
Daily Room Benefit	\$30	\$200	\$400	\$500
Riders	HSA Supplement	Silver Plan	Gold Plan	Platinum Plan
Intensive Care Unit (CUL-HRICU)	X	\$500 per day	\$1,000 per day	\$2,000 per day
Indemnity (CUL-HRIS)	\$500	\$500	\$700	\$1,000
First Hospital Confinement (CUL-HRFHC)	\$5,000	\$5,000	\$10,000 over six days	\$10,000 over six days
Hospital Injury Indemnity (CUL-HRHI)	X	\$100 per day	\$150 per day	\$200 per day
Surgery Plus (CUL-HRSUR+)	X	\$2,500	\$5,000	\$10,000
Anesthesia Benefit	X	\$625	\$1,250	\$2,500
Private Duty Nurse (CUL-HRPN)	X	\$100 per day	\$150 per day	\$250 per day
Accidental Death and Dismemberment (CUL-HRADD)	X	\$10,000	\$20,000	\$30,000
Specified Injury (CUL-HRSI)	to a maximum of \$1,800	to a maximum of \$1,800	to a maximum of \$1,800	to a maximum of \$1,800
Emergency Accident (CUL-HREA)	\$100 per accident	\$100 per accident	\$150 per accident	\$200 per accident
Outpatient Sickness (CUL-HROS)	X	\$50 per sickness Limit 4 different sicknesses per year**	\$75 per sickness Limit 4 different sicknesses per year**	\$100 per sickness Limit 4 different sicknesses per year**

Monthly Plan Rates	HSA Supplement	Silver Plan	Gold Plan	Platinum Plan
Single	\$30.06	\$85.24	\$156.71	\$217.63
Single/Spouse	\$58.37	\$168.73	\$311.67	\$436.51
Single/Children	\$46.05	\$140.43	\$255.42	\$353.41
Full Family	\$74.36	\$223.92	\$410.88	\$569.29

*Consult your policy plan form for additional details.

**Maximum total of 4 different sicknesses per year for all dependent children; not per child

About the company . . .

Central United Life has focused on the acquisition of life, accident and health insurance for more than 20 years. Our Worksite strategy is to offer sound, affordable products that meet the demands of even the most sophisticated of Policyholders.



Marketed by . . .

Since they introduced the first Guaranteed Issue Health Insurance Supplement available to individuals back in 2003, BMC Agency, Inc. of Charleston, SC has remained committed to refining and revolutionizing the individual supplemental health marketplace. This has made BMC a natural choice to introduce the **FirstChoice** Guaranteed Issue Hospital Indemnity Insurance Plans from Central United Life. BMC represents over 30 years of experience with both Worksite as well as direct health insurance sales. Please check our website to learn about other fine products available from Central United Life Insurance Company.

LIMITATIONS AND EXCLUSIONS

The Policy (including any Rider(s) attached) does not pay Benefits for conditions caused by or resulting from:

- a. treatment of alcoholism or drug addiction; or
- b. except in OK, being legally intoxicated or being under the influence of any drug unless prescribed by a Physician; or
- c. attempted suicide while sane or insane or willful and intentional self-inflicted Injury; or
- d. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces (in OK, "being exposed to does not apply); or
- e. engaging in an illegal activity; or
- f. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: (1) due to an Injury; or (2) to restore normal bodily functions; or
- g. care that is primarily for rest, convalescence or rehabilitation; or
- h. treatment of Mental or Nervous Disorders without demonstrable organic disease; or
- i. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or
- j. any Pre-Existing Conditions as defined in the Policy; or
- k. conditions specifically excluded by amendment or endorsement.

The Policy (including any Rider(s) attached) does not pay any Daily Benefit amount(s) if there is no Hospital room and board charge.

PRE-EXISTING CONDITIONS

The Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first 12 months (in TX, 6 months for an Insured who is age 65 or older on the Policy Effective Date) beginning on the date that person becomes an Insured on the Policy or Rider.

By Pre-Existing Conditions, We mean those conditions for which medical advice or treatment was received or recommended or that could be medically documented within the 12-month period immediately preceding the Policy Effective Date.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

TERMINATION

All coverage under this Policy and any attached Rider(s) shall terminate when this Policy ceases to be in force.

The Policy will end on the earlier of:

- a. when You fail to pay Premiums within Your Grace Period; or
- b. when You die; or
- c. the Policy Anniversary Date You no longer meet the Renewal Condition as defined on the cover of the Policy; or
- d. the date You notify Us in writing to end this Policy.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse, as defined in this Policy.

When such Insured's insurance ends, We will:

- a. refund any Premium accepted for the period the Insured ceases to be an Eligible Dependent Child or Eligible Spouse; and
- b. consider any claim that began before the insurance ended; and
- c. allow a conversion policy for an Eligible Dependent Child or Eligible Spouse, as set forth in the Conversion Privilege.

30 DAY RIGHT TO EXAMINE POLICY

You have thirty (30) days to examine the policy. If you are not satisfied, you may return it to us and have your premiums refunded.

Policy Form Numbers: CUL-HPHI2010, CUL-HPHI2010-OK, CUL-HPHI2010-TX (including state variations)

Rider Form Numbers: CUL-HRICU, CUL-HRLS, CUL-HRFHC, CUL-HRFHC-TX, CUL-HRHI, CUL-HRHI-TX, CUL-HRSUR+, CUL-HRSUR, CUL-HRPN, CUL-HRADD, CUL-HRSI, CUL-HRSI-OK, CUL-HREA, CUL-HROS (including state variations)

*Benefit exclusions and limitations apply to the policy.
For costs or complete details of coverage, contact your agent or the Company.*