

**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** 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) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Voluntary benefit costs.

Prepared for the employees of Redeemer Health.

Instructions: The below table(s) contain cost information for your available product options. To find your cost, view the box where your age and selected coverage amount cross.

Accident Insurance

Accident insurance pays you directly if you or someone in your family is injured in an accident. You decide how to use the money and there's no need to answer health questions or pass a medical exam to qualify for coverage.

Refer to your policy documents for details on covered injury benefits.

Coverage Type	Standard
Employee	\$5.17
Employee + Spouse	\$8.78
Employee + Child(ren)	\$11.69
Employee + Family	\$17.45

Accident Insurance is a limited benefit policy and pays benefits for accidents only. This product is not health care insurance and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act.

Critical Illness

Critical Illness insurance provides a lump sum benefit to provide financial help during challenging health times, such as a heart attack, stroke or cancer diagnosis. You have control over how to use the money. Critical Illness coverage amounts are always available without having to answer any medical questions.

Your critical illness insurance plan provides lump sum benefits with a choice of \$5,000, \$10,000 or \$20,000 for you. For your spouse, lump sum benefits with a choice of \$5,000, \$10,000 or \$20,000. For your child(ren), lump sum benefits with a choice of \$5,000, \$10,000 or \$20,000.

Employee Coverage Amounts

Coverage amounts	Bi-weekly costs per elected amount													
	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$5,000	\$1.75	\$1.75	\$1.92	\$2.31	\$2.95	\$3.62	\$4.73	\$6.02	\$7.64	\$9.30	\$11.19	\$15.28	\$18.90	\$24.42
\$10,000	\$3.51	\$3.51	\$3.83	\$4.62	\$5.91	\$7.25	\$9.46	\$12.05	\$15.28	\$18.60	\$22.38	\$30.55	\$37.80	\$48.83
\$20,000	\$7.02	\$7.02	\$7.66	\$9.23	\$11.82	\$14.49	\$18.92	\$24.09	\$30.55	\$37.20	\$44.77	\$61.11	\$75.60	\$97.66

Spouse Coverage Amounts

Coverage amounts	Bi-weekly costs per elected amount													
	Employee age													
	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$5,000	\$0.59	\$0.59	\$0.62	\$0.69	\$0.84	\$0.98	\$1.32	\$1.81	\$2.49	\$3.08	\$3.60	\$4.75	\$6.30	\$7.22
\$10,000	\$1.18	\$1.18	\$1.25	\$1.38	\$1.68	\$1.96	\$2.63	\$3.62	\$4.98	\$6.16	\$7.20	\$9.51	\$12.60	\$14.45
\$20,000	\$2.35	\$2.35	\$2.49	\$2.77	\$3.37	\$3.92	\$5.26	\$7.25	\$9.97	\$12.32	\$14.40	\$19.02	\$25.20	\$28.89



GROUP BENEFIT
SOLUTIONS

Dependent Child(ren) Coverage Amount

Bi-weekly costs per elected amount		
\$5,000	\$10,000	\$20,000
\$0.21	\$0.43	\$0.85

Hospital Indemnity Insurance

Hospital indemnity insurance will pay you a benefit for being admitted to the hospital plus an additional set amount for each day you're there. You can decide how to use your payments and there is no need to answer complex health questions or pass a medical exam to qualify for coverage.

Refer to your policy documents for details on covered benefit payment amounts.

Coverage Type	Standard
Employee	\$9.76
Employee + Spouse	\$18.75
Employee + Child(ren)	\$15.69
Employee + Family	\$24.68

Hospital indemnity insurance is a limited benefit policy. This product is not health care insurance and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act.

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding and individual tax situations. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance are limited benefit policies. Accident insurance pays benefits for accidents only. These products are not health care insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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