

UNITYPOINT HEALTH VOLUNTARY BENEFITS AT A GLANCE

The UnityPoint employee benefits program provides the opportunity to purchase Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance (**NEW in 2020**) on a voluntary basis. All products are offered through VOYA. Below is a brief overview of each product.

ACCIDENT INSURANCE	CRITICAL ILLNESS INSURANCE	HOSPITAL INDEMNITY										
<p>Accident Insurance pays scheduled benefits for specific injuries and events resulting from a covered accident that occurs while you are not at work. Benefit amounts depend on the injury type and care received. Benefits are paid in addition to any medical insurance provided. Coverage may be purchased on you, your spouse and your children.</p> <p>Sample of common covered injuries and care:</p> <ul style="list-style-type: none"> • Hospital Admission & Confinement • Doctor's visits • Ambulance • Physical Therapy • X-Rays • Dislocations • Fractures • Burns • Catastrophic Injuries • Accidental Death & Dismemberment <p><i>Note that enhanced benefit amounts are paid if treatment or care is provided in a UnityPoint facility.</i></p>	<p>Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness. Benefits are paid in addition to medical insurance benefits you may receive. Critical Illness Insurance benefits are often used to help off-set medical expenses like deductibles and copays however you may use the benefit payments completely at your discretion. Coverage is available for you, your spouse and your children</p> <p>Covered Critical Illnesses & Conditions:</p> <ul style="list-style-type: none"> • Heart Attack • Coronary Artery Bypass (limited benefit) • Major Organ Failure • End Stage Renal Failure • Stroke • Coma • Permanent Paralysis • Cancer <p><i>Note the plan also includes a \$50 annual wellness benefit payable if the policyholder completes a covered health screening test.</i></p>	<p>Hospital Indemnity Insurance is a limited benefit policy that provides benefits for eligible hospital, Critical Care Unit, and Rehabilitation Facility stays. Benefits, which are paid upon initial admission and daily during confinement, are often used to offset costs associated with hospitalization but can be used however the insured chooses. Coverage may be purchased on you, your spouse and your children.</p> <p style="text-align: center;">Hospital Indemnity Benefit Schedule:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #f2f2f2;"><i>Hospital Admission</i></td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td style="background-color: #f2f2f2;"><i>Critical Care Unit Admission</i></td> <td style="text-align: right;">\$2,000</td> </tr> <tr> <td style="background-color: #f2f2f2;"><i>Hospital Confinement</i></td> <td style="text-align: right;">\$100/day up to 30 days per confinement</td> </tr> <tr> <td style="background-color: #f2f2f2;"><i>Critical Care Unit Confinement</i></td> <td style="text-align: right;">\$200/day up to 15 days per confinement</td> </tr> <tr> <td style="background-color: #f2f2f2;"><i>Rehabilitation Facility Benefit</i></td> <td style="text-align: right;">\$50/day up to 30 days per confinement</td> </tr> </table> <p><i>Note that benefit amounts are increased by 25% if admission and confinement occur at a UnityPoint facility</i></p>	<i>Hospital Admission</i>	\$1,000	<i>Critical Care Unit Admission</i>	\$2,000	<i>Hospital Confinement</i>	\$100/day up to 30 days per confinement	<i>Critical Care Unit Confinement</i>	\$200/day up to 15 days per confinement	<i>Rehabilitation Facility Benefit</i>	\$50/day up to 30 days per confinement
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ACCIDENT INSURANCE EXAMPLE	CRITICAL ILLNESS INSURANCE EXAMPLE	HOSPITAL INDEMNITY EXAMPLE
<p style="text-align: center;">Meet John</p> <p>Playing softball one evening John broke his ankle sliding into home base. John's accident resulted in the following medical services:</p> <ul style="list-style-type: none"> • An initial doctor's visit • An X-ray and MRI • Broken ankle (no surgery) • Physical Therapy (6 sessions) <p>Benefits received under his Voya accident insurance coverage included:</p> <ul style="list-style-type: none"> • Initial doctor visit - \$90 • X-ray & MRI - \$45 • Broken Ankle (no surgery) - \$1,800 • Physical Therapy Sessions - \$270 <p>Total accident benefits - \$2,205</p> <p><i>Note that amounts shown are for illustrative purposes only. Actual coverage and payment may vary.</i></p>	<p style="text-align: center;">Meet Mike</p> <p>Despite thinking he was in good shape, Mike had a heart attack at 42 years old.</p> <p>Mike elected to purchase a \$10,000 Critical Illness policy. Mike will receive a \$10,000 payment from his Critical Illness policy due to his heart attack.</p> <p><i>Note that amounts shown are for illustrative purposes only. Actual costs/results may vary</i></p>	<p style="text-align: center;">Meet the Burwells</p> <p>Tom & Becky were pleasantly surprised when Becky became pregnant. Eight months later their son Andrew was born.</p> <p>Becky had purchased the Hospital Indemnity coverage provided to her by her employer.</p> <p>Benefits received under Becky's Hospital Indemnity Insurance coverage included:</p> <ul style="list-style-type: none"> • Daily (2 days) benefits - \$250 • Initial confinement benefit - \$1,250 <p>Total hospital indemnity benefits - \$1,500</p> <p><i>Note that amounts shown are for illustrative purposes only. Actual costs/results may vary</i></p>