Hospital GAP PLAN® Insurance

Monthly Rates VOLUNTARY Plan Maximum

Inpatient	Gap Benefits							
Rates	\$1,000	\$1,250	\$1,500	\$1,750	\$2,000	\$2,500	\$3,500	\$5,000
Under 55:								
Employee Only	\$20.00	\$23.00	\$24.00	\$26.00	\$28.00	\$31.00	\$36.00	\$46.00
Employee and Spouse	\$37.00	\$42.00	\$44.00	\$48.00	\$50.00	\$58.00	\$65.00	\$84.00
Employee and Child(ren)	\$34.00	\$36.00	\$38.00	\$42.00	\$44.00	\$50.00	\$56.00	\$70.00
Employee and Family	\$50.00	\$55.00	\$59.00	\$64.00	\$67.00	\$77.00	\$85.00	\$108.00
Ages 55-59:								
Employee Only	\$29.00	\$34.00	\$36.00	\$41.00	\$43.00	\$50.00	\$59.00	\$73.00
Employee and Spouse	\$52.00	\$60.00	\$65.00	\$73.00	\$78.00	\$91.00	\$107.00	\$134.00
Employee and Child(ren)	\$42.00	\$46.00	\$50.00	\$56.00	\$60.00	\$70.00	\$79.00	\$97.00
Employee and Family	\$65.00	\$73.00	\$79.00	\$89.00	\$95.00	\$109.00	\$127.00	\$158.00
Ages 60 and Over:								
Employee Only	\$43.00	\$49.00	\$55.00	\$60.00	\$66.00	\$78.00	\$94.00	\$125.00
Employee and Spouse	\$78.00	\$89.00	\$100.00	\$109.00	\$120.00	\$142.00	\$168.00	\$227.00
Employee and Children	\$56.00	\$62.00	\$70.00	\$77.00	\$84.00	\$96.00	\$114.00	\$149.00
Employee and Family	\$91.00	\$102.00	\$114.00	\$125.00	\$137.00	\$160.00	\$188.00	\$251.00

Outpatient	Gap Benefits			
Emergency Room	\$200.00			
Diagnostic X-Ray & Lab	\$200.00			
Outpatient Surgery	\$200.00			
Physician Treatment	\$25.00			

This is a supplemental limited benefit medical expense insurancy policy. This product may contain limitations, exclusions, and waiting periods. This product is not intended for people who are eligible for Medicaid coverage. Pre-existing conditions will not be covered for the first 12 months from your effective date. This insert must be used in conjunction with AF-1075(TX). Please refer to your certificate for complete details. Policy provisions and benefits may vary if you reside in a state other than your employer's state of domicile. Rates are guaranteed not to increase during the initial term period. However, they may increase upon renewal. For benefits, limitations, exclusions, and other provisions, please refer to the policy.

This policy is considered an employee welfare benefit plan established and/or maintained by an association or employer intended to be covered by ERISA, and will be administered and enforced under ERISA. Group policies issued to governmental entities and municipalities may be exempt from ERISA.

Marketed by:



Underwritten and administered by:

