

## Claims Examples With Benefits Paid for Various PIC Plan Packages

The grid below will represent the four plan designs presented in the PIC Hospital Indemnity Plans brochure, and will not feature the OPTIONAL additional First Hospital Confinement Rider. **To INCLUDE the optional FHC rider, simply DOUBLE the amount payable under the First Hospital Confinement column and adjust the TOTAL accordingly.** Optional OS benefits and Cancer Plan benefits are not included in these examples, ONLY THE Guaranteed Issue base benefits. Compare the TOTAL PAID to the deductible & coinsurance on your clients Major Medical plan to appreciate the reduction in exposure under the package.

### EXAMPLE 1) Heart Bypass, 8 days. BILL: \$112,000

	Daily Room Benefit	First Hosp Con	Lump Sum	Specific Injury Rider	Surgical Benefit	Anesthesia	Intensive Care Unit	Outpatient Sickness	<b>TOTAL</b>
HSA SUPP	8 X 30 \$240	\$5,000	\$500	X	X	X	X	X	\$5,740
TRAD SUPP	8 X 30 \$240	\$5,000	X	X	100% of \$2,500 \$2,500	25% of Surg Ben \$625	X	X	\$8,365
CAT	8 X 100 \$800	\$5,000	\$500	X	100% of \$5,000 \$5000	25% of Surg Ben \$1,250	X	X	\$12,550
MAX	8 X 300 \$2,400	\$5,000	\$500	X	100% of \$5,000 \$5000	25% of Surg Ben \$1,250	X	X	\$14,150

### EXAMPLE 2) Maternity, C-Section, 5 days BILL: \$47,500

	Daily Room Benefit	First Hosp Con	Lump Sum	Specific Injury Rider	Surgical Benefit	Anesthesia	Intensive Care Unit	Outpatient Sickness	<b>TOTAL</b>
HSA SUPP	5 X 30 \$150	\$4,000	\$500	X	X	X	X	X	\$4,650
TRAD SUPP	5 X 3 \$150	\$4,000	X	X	25% of Surg \$625	25% of Surg Ben \$156.25	X	X	4,931.25
CAT	5 X 100 \$500	\$4,000	\$500	X	25% of Surg \$1,250	25% of Surg Ben \$312.50	X	X	\$6,212.50
MAX	5 X 300 \$1,500	\$4,000	\$500	X	25% of Surg \$1,250	25% of Surg Ben \$312.50	X	X	\$7,562.50

### EXAMPLE 3) Gall Bladder Removal, Inpatient, 5 days BILL: \$22,500

	Daily Room Benefit	First Hosp Con	Lump Sum	Specific Injury Rider	Surgical Benefit	Anesthesia	Intensive Care Unit	Outpatient Sickness	<b>TOTAL</b>
HSA SUPP	5 X 30 \$150	\$4,000	\$500	X	X	X	X	X	\$4,650
TRAD SUPP	5 X 30 \$150	\$4,000	X	X	30% of \$2,500 \$750	25% of Surg Ben \$187.50	X	X	\$5,087.50
CAT	5 X 100 \$500	\$4,000	\$500	X	30% of \$5,000 \$1,500	25% of Surg Ben \$375	X	X	\$6,875
MAX	5 X 300 \$1,500	\$4,000	\$500	X	30% of \$5,000 \$1,500	25% of Surg Ben \$375	X	X	\$7,875