

PLAN DETAILS

Group Hospital Indemnity Insurance (HIP)

Eligibility

All healthcare providers in good standing, under age 60, who are residents of the U.S. and actively working at least 20 hours per week, their lawful spouses under age 60 and dependent children from 15 days old to under age 19 (age 25 if a full-time student, subject to state variations).

Coverage Amounts

Available daily coverage amounts are:

- \$100 daily benefit – up to \$50,000 per covered stay
- \$150 daily benefit – up to \$75,000 per covered stay
- \$250 daily benefit – up to \$125,000 per covered stay

Family Coverage Available

Healthcare professionals may enroll their spouse under age 60, and unmarried, dependent children may be insured from 15 days old to under age 19 (age 25 if a full-time student, subject to state variations).

Benefits

If an insured person is hospitalized due to an injury or sickness, this plan will pay the selected daily benefit amount, from \$100 to \$250 a day, for a maximum period of 500 days per confinement up to a maximum of \$125,000. This plan pays benefits from the first day of a hospital stay that is due to a covered accident. Your daily benefit amount will be limited to \$100 when you reach age 60. Coverage terminates at age 70.

Effective Date of Coverage

Insureds must not be hospitalized on the date insurance is to take effect. If so, insurance will take effect on the day after discharge from the hospital.

Limitations and Exclusions

The plan will not pay benefits for any confinement due to war or any act of war; intentionally self-inflicted injuries; intoxication or if you are under the influence of any drug, unless taken as prescribed by a physician; charges that would be given for free if not insured; treatment of psychiatric, mental, nervous or emotional disorders, alcoholism or drug addiction beyond the maximum period of benefit, per confinement; or confinement which begins after a person's insurance ends, regardless of when the injury occurred. Successive confinements will be considered one confinement unless they are due to unrelated causes, or separated by at least six months.

Pre-existing Conditions

No benefits are payable for a pre-existing condition until the insured has been covered for 12 continuous months or has not incurred charges, received medical treatment, consulted a physician or taken prescription drugs within 12 months before becoming insured. A pre-existing condition means an injury or sickness for which a person has incurred charges, received medical treatment, consulted a physician or taken prescribed drugs within 12 months before becoming insured under a given benefit section of this policy.

Semi-Annual Group Rates for Healthcare Providers and Their Families

\$100 Daily Benefit

Attained Age	Applicant Only	Applicant & Spouse	Family
Under age 30	\$ 54.25	\$123.00	\$176.75
30-39	\$ 64.00	\$162.50	\$216.25
40-49	\$ 97.75	\$225.00	\$278.75
50-59	\$148.00	\$308.00	\$361.75

\$150 Daily Benefit

Attained Age	Applicant Only	Applicant & Spouse	Family
Under age 30	\$ 77.40	\$176.75	\$253.65
30-39	\$ 89.75	\$231.50	\$308.40
40-49	\$136.65	\$317.75	\$394.65
50-59	\$209.25	\$436.75	\$513.63

\$250 Daily Benefit

Attained Age	Applicant Only	Applicant & Spouse	Family
Under age 30	\$123.65	\$284.25	\$407.40
30-39	\$141.25	\$369.50	\$492.65
40-49	\$214.40	\$503.25	\$626.40
50-59	\$331.75	\$694.25	\$817.40

Daily benefits limited to \$100 when insured attains age 60.

Termination of Coverage

Insurance will end at the earliest of the date you attain age 70, the date the group policy terminates, the premium due date next following the date you cease to be a member in good standing with the participating entity or at the end of the period for which the required premium has been paid. Coverage for your dependent spouse and children, if enrolling, will end the date your insurance ends or the date dependents' insurance ends under the group policy, the date the person ceases to be a dependent or if premium is not paid for dependents when due.

Healthcare Providers Service Organization is a registered service mark of Affinity Insurance Services, Inc. (an Aon Company) in all states except; in CA (License # 0795465), MN, & OK, AIS Affinity Insurance Agency, Inc; and in NY, AIS Affinity Insurance Agency.

This is a brief description of benefits and is subject to the terms, conditions, limitations and exclusions of group policy number G-610,397, Form No. G-19000. Coverage may vary and may not be available in all states.

This plan is underwritten by The United States Life Insurance Company in the City of New York, NAIC#70106, domiciled in New York State with their principal place of business located at One World Financial Center, 200 Liberty Street, New York, NY 10281, licensed in all states, including the District of Columbia, except Puerto Rico.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York (United States Life) are its responsibility.

COMPENSATION and OTHER DISCLOSURE INFORMATION

Healthcare Providers Service Organization, a division of Affinity Insurance Services, Inc., exclusively offers the Group Hospital Indemnity Insurance Program as an agent of The United States Life Insurance Company in the City of New York and provides services that may include the following: program marketing, underwriting, policy management, billing, risk management and client services on its behalf.

As compensation for the services described above, Affinity receives 20% of your paid premium. In addition, Affinity may charge a fee for administrative services. For mid-term premium bearing coverage endorsements and renewal policies, Affinity is compensated at the same levels as the initial policy commission, unless we notify you otherwise. Your signature on your application, quote form, check, and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by Aon.

Other than the commissions described in the preceding paragraph, Affinity will receive no other compensation from the insurer.

In addition, premiums paid by Clients to Affinity for remittance to insurers, Client refunds and claim payments paid to Affinity by insurance companies for remittance to Clients are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or Client. Subject to such laws and the applicable insurance company's consent, where required, Affinity will retain the interest or investment income earned while such funds are on deposit in such accounts.

Aon Corporation, our ultimate parent company, and its affiliates have from time to time sponsored and invested in insurance and reinsurance companies. While we generally undertake such activities with a view to creating an orderly flow of capacity for our clients, we also seek an appropriate return on our investment. These investments, for which Aon is generally at-risk for potential price loss, typically are small and range from fixed-income to common stock transactions. In such case, the gains or losses we make through our investments could potentially be linked, in part, to the results of treaties or policies transacted with you. Please visit the Aon website at http://www.aon.com/market_relationships for a current listing of insurance and reinsurance carriers in which Aon Corporation and its affiliates hold any ownership interests.

Contracts and Agreements

Aon Corporation's operating affiliates are parties to numerous agreements with many insurance and reinsurance companies, including companies from which our clients have purchased insurance or reinsurance.

Please visit http://www.aon.com/market_relationships for more detail on these agreements.