



HOORAY HEALTH

TERMS, QUALIFICATIONS, LIMITATIONS & EXCLUSIONS

CARRIER: ZURICH AMERICAN INSURANCE COMPANY

TPA: WEBTPA



Terms & Qualifications

Pre-existing Condition Limitation	12-month treatment/12-month limitation period. 10 month pregnancy limitation period.
Issue Ages	- Employee/Spouse: 18-84 (All benefits terminate at age 85) - Dependent Child: to 26
Coordination of Benefits	None.
Rate Guarantee	1 Year.
Rate Contingency	Rates are based upon demographic and company information provided in proposal request. Any deviation may require recalculation.
Situs State	Policy will be issued in the situs state of client.

Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitation may vary depending on local country or US state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy.

Limitations & Exclusions

Pre-Existing Condition Limitation

Pre-existing condition limitation

12 month treatment period/12 month limitation period. The insurance company will not pay for inpatient & outpatient benefits for any pre-existing condition. A pre-existing condition is a condition for which medical treatment was rendered or recommended by a Doctor within 12 months prior to a Covered Person's Individual Effective Date. A condition shall no longer be considered a Pre-Existing Condition after the date a person has been covered under this policy for 12 consecutive months. There is a 10 month pregnancy limitation period.

Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitation may vary depending on local country or US state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy.

Limitations & Exclusions

Sickness Hospital Indemnity Insurance Plan

Underwritten by: Zurich American Insurance Company

GENERAL EXCLUSIONS

Benefits will not be provided under the Policy for any Illness that is caused by, contributed to or results from:

- A. suicide or attempted suicide while sane or insane or from intentionally self-inflicted injury.
 - B. war or any act of war, whether declared or undeclared.
 - C. involvement in any type of active military service.
 - D. participation in the commission or attempted commission of any felony, an assault, insurrection or Participation in a Riot.
 - E. engaging in an illegal activity.
 - F. being intoxicated while operating a motor vehicle.
 - 1. a Covered Person will be conclusively presumed to be intoxicated if the level of alcohol in a Covered Person's blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be intoxicated, if operating a motor vehicle.
 - 2. an autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the Covered Person's intoxication.
 - G. being under the influence of any Prescription Drug, controlled substance, or hallucinogen, unless such Prescription Drug, controlled substance, or hallucinogen was prescribed by a Physician and taken in accordance with the prescribed dosage.
 - H. occupation or employment for compensation, wage or profit or for which benefits may be payable under a workers' compensation law, occupational disease law or similar law, whether or not application for such benefits has been made;
 - I. travel or activity outside the United States for the purpose of undergoing medical treatment.
- In addition, We will not pay for any benefits under the Policy, unless required by law for:
- J. elective abortion or complications thereof;
 - K. artificial insemination, in vitro fertilization, test tube fertilization;
 - L. gender change, sterilization, tubal ligation or vasectomy, and reversal thereof;
 - M. aroma therapeutic, herbal therapeutic, or homeopathic services;
 - N. any Mental and Nervous Disorder, unless specifically allowed by a provision of this Certificate;
 - O. Substance Abuse, unless specifically allowed by a provision of this Certificate;
 - P. elective or cosmetic surgery or procedures, except for reconstructive surgery;
 - 1. incidental to or following surgery for disease, infection or trauma of the involved body part; or
 - 2. due to Congenital Anomaly or disease of a Dependent Child which has resulted in a functional defect.
 - Q. Treatment necessary due to Congenital Anomaly or disease; Congenital Anomalies of newborn and newly adopted children are not excluded if otherwise covered under the terms of the Policy.

GENERAL LIMITATIONS

Pre-existing Condition Limitation

No benefits are payable for any Covered Illness that results from, or is caused or contributed to by, a Pre-existing Condition. A condition will no longer be considered a Pre-existing Condition after the Covered Person's coverage under the Policy has been in effect for 12 consecutive months. A Pre-existing Condition limitation will also apply to any benefit amount increase or the addition of any benefit under the Policy, including any changes from the Prior Policy (if applicable).

If a Covered Person becomes Confined as the result of a Pre-Existing Condition prior to completing the 12-month limitation period, benefits will only be payable for any day of Confinement that extends after the end of the limitation period.

Pregnancy Limitation Period

A Covered Person must complete a Pregnancy Limitation Period as shown in the SECTION I - SCHEDULE before becoming eligible for benefits for pregnancy or childbirth under the Policy. If a Covered Person receives Treatment for pregnancy or childbirth during this Pregnancy Limitation Period, benefits are not payable. If the Covered Person becomes Confined as the result of pregnancy or childbirth prior to completing the Pregnancy Limitation Period, benefits will only be payable for any day of Confinement that extends after the end of the Pregnancy Limitation Period.

This limitation does not apply to Complications of Pregnancy.

Other Hospital Indemnity Policy Limitation (Over- Insurance Limitation)

If the Covered Person is insured under any Other Hospital Indemnity Policy, any claim for benefit is only payable under the one policy elected by You or Your beneficiary or estate, in the event of death.

We will return the amount of premium paid for any Other Hospital Indemnity Policy that is declined by You retroactive to the later of:

- 1) the last date any benefit was paid for any Covered Person under the Other Hospital Indemnity Policy; or
- 2) the effective date of insurance for You under the Other Hospital Indemnity Policy.

Limitation on Multiple Options. If a Covered Person suffers a Covered Loss under more than one Option, We will pay only one benefit, the largest benefit.

Limitations & Exclusions

Accident Insurance Plan

Underwritten by: Zurich American Insurance Company

GENERAL EXCLUSIONS

Benefits will not be provided under the Policy for any Injury that is caused by, contributed to or results from:

- A. suicide or attempted suicide while sane or insane or from intentionally self-inflicted injury.
 - B. war or any act of war, whether declared or undeclared.
 - C. involvement in any type of Active military service.
 - D. participation in the commission or attempted commission of any felony, an assault, insurrection or Participation in a Riot.
 - E. engaging in an illegal activity.
 - F. being intoxicated while operating a motor vehicle.
 - 1. a Covered Person will be conclusively presumed to be intoxicated if the level of alcohol in a Covered Person's blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be intoxicated, if operating a motor vehicle.
 - 2. an autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the Covered Person's intoxication.
 - G. being under the influence of any Prescription Drug, controlled substance, or hallucinogen, unless such Prescription Drug, controlled substance, or hallucinogen was prescribed by a Physician and taken in accordance with the prescribed dosage.
 - H. occupation or employment for compensation, wage or profit or for which benefits may be payable under a workers' compensation law, occupational disease law or similar law, whether or not application for such benefits has been made;
 - I. travel or activity outside the United States for the purpose of undergoing medical treatment.
- In addition, We will not pay for any benefits under the Policy, unless required by law for:
- J. elective abortion or complications thereof;
 - K. artificial insemination, in vitro fertilization, test tube fertilization;
 - L. gender change, sterilization, tubal ligation or vasectomy, and reversal thereof;
 - M. aroma therapeutic, herbal therapeutic, or homeopathic services;
 - N. any Mental and Nervous Disorder, unless specifically allowed by a provision of this Certificate;
 - O. Substance Abuse, unless specifically allowed by a provision of this Certificate;
 - P. elective or cosmetic surgery or procedures, except for reconstructive surgery;
 - 1. incidental to or following surgery for disease, infection or trauma of the involved body part; or
 - 2. due to Congenital Anomaly or disease of a Dependent Child which has resulted in a functional defect.
 - Q. Treatment necessary due to Congenital Anomaly or disease; Congenital Anomalies of newborn and newly adopted children are not excluded if otherwise covered under the terms of the Policy.

GENERAL LIMITATIONS

Pre-existing Condition Limitation

No benefits are payable for any Covered Illness that results from, or is caused or contributed to by, a Pre-existing Condition. A condition will no longer be considered a Pre-existing Condition after the Covered Person's coverage under the Policy has been in effect for 12 consecutive months. A Pre-existing Condition limitation will also apply to any benefit amount increase or the addition of any benefit under the Policy, including any changes from the Prior Policy (if applicable).

If a Covered Person becomes Confined as the result of a Pre-existing Condition prior to completing the 12-month limitation period, benefits will only be payable for any day of Confinement that extends after the end of the limitation period.

Pregnancy Limitation Period

A Covered Person] must complete a Pregnancy Limitation Period as shown in the SECTION I - SCHEDULE before becoming eligible for benefits for pregnancy or childbirth under the Policy. If a Covered Person receives Treatment for pregnancy or childbirth during this Pregnancy Limitation Period, benefits are not payable. If the Covered Person becomes Confined as the result of pregnancy or childbirth prior to completing the Pregnancy Limitation Period, benefits will only be payable for any day of Confinement that extends after the end of the Pregnancy Limitation Period.

This limitation does not apply to Complications of Pregnancy.

Other Hospital Indemnity Policy Limitation (Over- Insurance Limitation)

If the Covered Person is Insured under any Other Hospital Indemnity Policy, any claim for benefit is only payable under the one Policy elected by You or Your beneficiary or estate, in the event of death.

We will return the amount of premium paid for any Other Hospital Indemnity Policy that is declined by You retroActive to the later of:

- 1) the last date any benefit was paid for any Covered Person under the Other Hospital Indemnity Policy; or
- 2) the effective date of insurance for You under the Other Hospital Indemnity Policy.

Limitation on Multiple Options. If a Covered Person suffers a Covered Loss under more than one Option, We will pay only one benefit, the largest benefit.