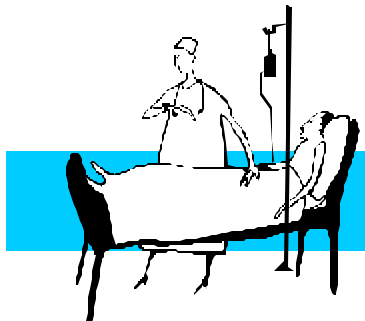


*If you were hospitalized today, how much do you think your out-of-pocket expenses would be?*



Including your deductible and coinsurance, your total out-of-pocket expense could be as high as \$2,500 or more!

**SISLink™** is a low-cost program designed to help you pay for covered out-of-pocket expenses you may incur while you are confined in a hospital or while being treated as an out-patient.

#### **Highlights**

- ❖ Employers choose a plan design that is affordable and offers you an optimal offset of expenses
- ❖ Coverage can be either 100% employer paid or voluntary participation
- ❖ Guaranteed issue – no medical underwriting

#### **Three Basic Benefits**

- ❖ **Hospital Confinement Benefit** – this calendar year benefit is designed to pay the amount payable by your primary comprehensive major medical policy that is applied by them to your deductible, co-pays, or coinsurance maximum, up to the benefit selected.
- ❖ **Out-Patient Benefit** – this benefit pays the amount payable for such covered expenses by your primary comprehensive major medical policy that is applied by them to your deductible, co-pays, or coinsurance maximum, up to the benefit selected, not to exceed a maximum of four out-patient occurrences per family per calendar year. (Expenses related to physician office visits are not included in this benefit.)
- ❖ **Physician Benefit** – this benefit will reimburse you for co-payments required under your comprehensive major medical policy for treatment by a physician in the physician's office, hospital, emergency facility or out-patient facility, up to the benefit/maximum selected.



*This information sheet highlights the important features of the product. The policy has limitations and exclusions. All benefits may not be available in all states. Your carrier representative can supply you with costs and complete details of coverage.*

