

Hospital Indemnity Benefit

The Limited Benefit Insurance Policy through LLH Healthcare is a supplemental health plan. Employees are eligible to receive a Hospital Indemnity payment when a valid claim is filed. The payable benefit will correspond to the plan you are enrolled in. Your Federal Life claim form can be accessed within your Health Advocate Portal.

Limited Benefit Health Plan Premium Options	Low Plan	Mid Plan	High Plan
Initial Hospital Admission Benefit			
Benefit Payable Per Day of Initial Confinement	N/A	N/A	\$500
Maximum Number of Days Payable	N/A	N/A	1 Day
Daily In-Hospital Benefit			
Benefit Payable Per Day of Confinement	\$100	\$100	\$200
Maximum Number of Days Payable	10 Days	30 Days	30 Days
Emergency Room Benefit			
Benefit Payable Per Day	\$100	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day	1 Day
Ambulance Benefit			
Benefit Payable Per Day	\$100	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day	1 Day
Health Management Claim Payment			
Benefit Payable per Month	\$500	\$750	\$1,000
Maximum Number of Months Payable	12 Months	12 Months	12 Months

Health Management Benefit

How the Program Works: In addition to the Hospital Indemnity benefit, LLH Healthcare provides a tax advantage benefit where employees may see an increase to their take home pay due to tax savings. See example below. Enrolled employees will have a pre-tax deduction and a post-tax claim payment within the same check. Employees will receive a claim payment for completing a monthly health management activity. The post-tax claim payment offsets the pretax premium deduction, often resulting in increased take home pay!

Tax Allowance Settings:

Federal: \$/\$0.00



Paycheck Example

	Without Program	With Program
Weekly gross pay	\$800.00	\$800.00
Major medical premium	\$0.00	\$0.00
Additional pre-tax deductions	\$0.00	\$0.00
Indemnity Premium (LLH)	\$0.00	\$276.92
Taxable Income	\$800.00	\$523.08
Federal withholding	\$63.21	\$29.98
Social Security	\$49.60	\$32.43
Medicare	\$11.60	\$7.58
State withholding	\$0.00	\$0.00
Post-tax deductions	\$0.00	\$0.00
Post-tax Income (paycheck received from employer)	\$675.59	\$453.09
Indemnity Claim Payment (LLH)*	\$0.00	\$230.76
Total amount to bank account	\$675.59	\$683.85
Approximate increase in take home pay	\$0.00	\$8.26
Approximate monthly increase in take home pay	\$0.00	\$35.79

*Claim payments in excess of the employee's annual medical out-of-pocket expenses may be taxable. The plan provides employees with 24/7 and on-demand personal tax advice through tax professionals with BMD Gateway Tax Advice Line at no additional cost to the employee.