

Gap Insurance

VOLUNTARY



WHAT BENEFIT COULD I RECEIVE FROM GAP INSURANCE?

The following example has been created to show how a gap plan works. Assumption: \$1,500 deductible, 80/20 coinsurance and \$2,500 out-of-pocket maximum.

Potential Benefits from Gap insurance

In-patient benefit: \$2,500	with Gap coverage	without Gap coverage
Out-of-pocket costs (maximum)	\$2,500	\$2,500
Selected Gap benefit	\$2,500	\$0
Net out-of-pocket	\$0	\$2,500
Out-patient benefit: \$1,250	with Gap coverage	without Gap coverage
Annual deductible	\$1,500	\$1,500
Selected Gap benefit	\$1,250	\$0
Net out-of-pocket	\$250	\$1,500

These potential benefits are for illustrative purposes only and actual benefits may vary based on the terms of the policy and the claimant's specific circumstances.

Did you know? 64% of covered workers have coinsurance for hospital admissions.*

All inquiries or follow-up questions can be directed to our main customer service number at 800-247-6875, Monday through Friday, from 8 a.m. to 8 p.m. ET.

Meet Joe.

Joe was diagnosed with cancer in November and needed surgery and radiation. He had his surgery and brief hospital stay in December and had already met his deductible for that year, but with copays, he hit his out-of-pocket maximum.

In January, he received out-patient radiation treatment and needed to pay his deductible. Luckily Joe had Gap insurance to help.

Gap helped Joe with over \$3,000 towards out of pocket costs!



*The Kaiser Family Foundation and Health Research & Educational Trust: 2017 Employer Health Benefits Annual Survey

This Hospital Confinement Indemnity "Gap" insurance policy provides limited benefits. This limited policy has some specific benefit limits and is not a major medical insurance policy, a Medicare Supplement policy, or a high deductible health plan. Please refer to the issued insurance policy for complete details and all benefit requirements. Sun Life Assurance Company of Canada is the brand name for Group Hospital Confinement Indemnity "Gap" or Supplemental Medical Expense "Gap" insurance underwritten by Fidelity Security Life Insurance Company, Kansas City, MO 64111, Group Policy form No. M-9054 and M-9111. Insurance coverage and certain policy benefits may not be available in all states. Certain provisions, benefits, exclusions or limitations may vary by state. Plans contain limitations, exclusions and restrictions. Contact us for additional information.

