



At no cost to you, your employer provides a supplemental policy that pays you up to \$1,500 if you have a Covered Event.

This is a summary only. If there is any conflict between this summary and the Policy, the Policy will control in all respects.

Covered Event	Coverage Type	Extra Benefit Paid to You		Limitations
		If you use a Designated Physician	If you use a non-Designated Physician	
Hospitalization	Same-day Hospitalization	\$1,500	\$300	One payment per period of confinement; same-day Hospitalization limited to a specific list of medical and surgical Hospitalizations view list at proximal.com ; no payment for ER.
	Overnight Hospitalization	\$1,500	\$300	
Pregnancy	Pregnancy or delivery	\$1,500	\$300	Payable once per Pregnancy and only one time per 10-month period.
Specified Illness	Cancer	\$1,500	\$300	One payment per year; cannot also receive the Hospitalization benefit during the same year for the same Specified Illness.
	End Stage Renal Disease	\$1,500	\$300	
	Severe Autoimmune Disease including Advanced Multiple Sclerosis and Type 1 Diabetes	\$1,500	\$300	
If the covered event is 100 miles from home	Transportation	\$500	\$0	One payment per year per covered Specified Illness, Pregnancy, or Hospitalization.

Maximize your benefit by choosing a Designated Physician

- **How do I find a Designated Physician?** Go to www.proximal.com, call 612-453-2199, or email support@proximal.com.
- **How are physician designations determined?** By using third-party quality reviews, network directories, and other sources.
- **Are Designated Physicians in-network?** Designations make every effort to identify physicians who have In-network status. Before scheduling an appointment or receiving services, please check with the provider and your health plan to confirm that the provider is participating.
- **Does the list of Designated Physicians change?** Yes, the list of Designated Physicians changes from time-to-time. If you expect to have a covered event, you can place a hold on the higher level of benefit for a specific Designated Physician by "liking" the physician at www.proximal.com.

Claim your benefit

- **How do I claim extra benefits?** Go to www.proximal.com, call 612-453-2199, or email support@proximal.com.
- **How long do I have to claim extra benefits?** You must claim the extra benefit no later than 12 months after the Covered Event.
- **Can I claim more than one extra benefit in the same year?** Yes, subject to the limitations described above and in the Policy.
- **Do the extra benefits affect my healthcare benefits?** No, the extra benefits are paid in addition to your healthcare benefits.
- **Who is covered?** If your spouse or dependents are covered under your healthcare plan, then they are also covered under this Policy.
- **When does coverage begin/end?** Coverage is active during the period when your employer offers Proximal, and you are enrolled in your employer's medical plan.

Definitions and Exclusions (partial list – see Policy or www.proximal.com for full details)

- **Hospitalization includes:** overnight Hospitalization; same-day Hospitalization (limited to a specific list of medical and surgical Hospitalizations see proximal.com); mental-health or substance abuse Hospitalization; complications of Pregnancy Hospitalization. Period of confinement is initial stay and rehospitalizations within 90 days.
- **Hospitalization excludes:** ER visits; dental treatment; hospitalization for cosmetic procedures except reconstruction for disease, infection, trauma, or congenital anomaly; a newborn child's initial confinement following birth for routine medical and nursing care; a stay in a Healthcare Facility for childbirth except for complications of Pregnancy.
- **Cancer includes:** malignant tumors; carcinoma in situ; blood Cancers; basal or squamous cell carcinoma of the skin.
- **Cancer excludes:** cancer cells or cancer genetic material detected by molecular or biochemical probes only with no lesion amenable to tissue diagnosis; all tumors or other groups of cells that are nonmalignant, benign, pre-malignant, dysplasia (all grades); routine screening for cancer.
- **Complications of Pregnancy include:** acute nephritis; cardiac decompensation; disease of the endocrine, hemopoietic, nervous or vascular systems; ectopic Pregnancy that is terminated; hyperemesis gravidarum; missed abortion; nephrosis; pre-eclampsia; non-elective caesarean section; spontaneous termination.
- **Complications of Pregnancy exclude:** elective caesarean section unrelated to a diagnosed complication of pregnancy; false labor; morning sickness; multiple gestation pregnancy; occasional spotting; Physician prescribed rest; any similar condition(s) associated with a difficult pregnancy.
- **Severe Autoimmune Disease includes:** a named autoimmune disorder that is permanent and characterized by at least one of the following: joint erosions, bony deformity, or joint fusion; permanent diffuse skin thickening (beyond face and fingers); permanent (non-skin) organ damage or organ failure; permanent functional neurological impairment with objective evidence of motor or sensory dysfunction and confirmation through objective neurological investigations; autoimmune destruction of the insulin producing cells in the pancreas that requires continuous, lifelong insulin therapy.
- **Severe Autoimmune Disease excludes:** autoimmune thyroid disease; autoimmune reactions that are temporary or are caused by Cancer, infection, or a drug; osteoarthritis; eczema; organ damage that is not due to Autoimmune Disease; prediabetes, metabolic syndrome, or gestational diabetes.

Same-day Hospitalizations (partial list – see www.proximal.com for full details)

Covered Same-day Hospitalizations (examples)

- Arthroplasty replacement of hip or knee
- Laparoscopic cholecystectomy (gall bladder)
- Laparoscopic hernia surgery
- Laparoscopic hysterectomy
- Tympanoplasty with mastoidectomy (corrective surgery for middle ear)

Non-Covered Same-day Visits (examples)

- Injection of shoulder, hip, knee, or spine
- Colonoscopy
- Esophagogastroduodenoscopy (endoscopy)
- Hysteroscopy with biopsy
- Tympanostomy (ear tube)

If you leave your employer, or if your employer no longer participates, you may be able to keep your coverage. Contact support@proximal.com if you have questions. This is only a brief description of the coverage available. The Policy will contain reductions, limitations, exclusions, and termination provisions.