



Summary of Benefits	Plan 1
Hospital Admission Benefit	\$1,500 per day; maximum of 2 days
Hospital Confinement Benefit	\$100 per day; maximum of 30 days
Intensive Care Unit Benefit	\$100 per day; maximum of 30 days
Rehabilitation Benefit	\$500 per day; maximum of 30 days
Accident & Sickness Surgery Benefit	
Surgery in a Hospital, Hospital Outpatient Facility or Freestanding Outpatient Surgery Center	\$1,000 per day; maximum of 1 day
Surgery in a Physician's Office	\$500 per day; maximum of 1 day
Outpatient Accident & Sickness Treatment Benefit	
Emergency Room	\$100 per day; maximum of 1 day
Urgent Care Facility	\$100 per day; maximum of 2 days
Physician's Office	\$50 per day; maximum of 2 days
Physical, Speech or Occupational Therapy Facility	\$30 per day; maximum of 2 days
Diagnostic Testing Benefit	
Medical Imaging Tests	\$100 per day; maximum of 1 day
Advanced Study/Follow-up Tests	\$100 per day; maximum of 1 day
Additional Rider(s)]	
Portability Rider	Included

Plan 1 - Non-HSA Compatible				
Monthly Premiums*				
	Individual	Individual & Spouse	Individual & Child(ren)	Individual & Family
Ages 18+	\$25.35	\$45.21	\$42.45	\$60.85

* Total premium includes the Plan selected and any applicable rider premium. Premiums are subject to increase with notice. The premium and amount of benefits vary dependent upon the Plan selected at time of application.

Benefits

Benefits are per day, up to the maximum number of days per calendar year, per covered person. Benefit amounts may vary based upon place of service. Benefits will only be paid for a covered loss incurred while covered under the certificate. A covered person means a person who is eligible for coverage under the policy and for whom coverage is in force. An eligible dependent means your lawful spouse and/or your child (natural, adopted or step) who is under 26 years of age and/or any minor under your charge, care and control, who has been placed for adoption and is under 26 years of age.

Hospital Admission Benefit - Pays a benefit when a covered person is admitted and confined as an inpatient in a hospital due to an injury or covered sickness. APL will not pay this benefit for outpatient treatment, emergency room treatment or a stay less than 18 hours in an observation unit. This benefit is only payable once per period of confinement. A hospital is not an institution, or part thereof, used as a place for rehabilitation, a place for rest or for the aged, a nursing or convalescent home, a long-term nursing unit or geriatrics ward or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients.

Hospital Confinement Benefit - Pays a per day benefit when a covered person is confined as an inpatient to a hospital due to an injury or covered sickness.

Intensive Care Unit Benefit - Pays a per day benefit when a covered person is confined in an ICU due to an injury or covered sickness. Benefits will be paid beginning the first day of ICU confinement when the ICU confinement begins after the covered person's effective date.