

- any loss or Confinement resulting from, or in connection with, taking part in the commission of an assault, felony, or being engaged in an illegal activity;
- cosmetic surgery unless:
  - to correct a condition caused by Injury;
  - incidental to an infection or other diseases of the involved part; or
  - for reconstructive surgery because of congenital disease or anomaly of a Covered Person who is a child and such disease or anomaly has resulted in a functional defect; and
  - any pre-existing condition

A pre-existing condition is a condition which was diagnosed by a physician or other licensed practitioner or for which you received treatment or took drugs or medication within the 12 month period preceding your effective date of coverage. A condition will no longer be considered pre-existing when you have been free of medical care for 12 months.

### How to Apply

To receive a proposal, please contact the Plan Administrator, Lockton Risk Services, Inc., at 800/336-4759.

*PIA National membership, when required, must be current at all times.*

*The complete listing of coverage, including exclusions and limitations, can be found in the policy/certificate. If differences exist between this summary and the policy/certificate, the policy/certificate will govern. To obtain a sample certificate, please contact the Plan Administrator.*



PIA SERVICES GROUP  
INSURANCE FUND

If you have any questions about the HIP plan or any other PIA Trust plan, please call:

**800/336-4759**

or visit our website at:

**[www.piatrust.com](http://www.piatrust.com)**

Administered By:

**Lockton Risk Services, Inc.**

P.O. Box 410679

Kansas City, MO 64141-0679

Fax: 913/652-7599

Coverage described in this brochure underwritten by:

**Unimerica Insurance Company**

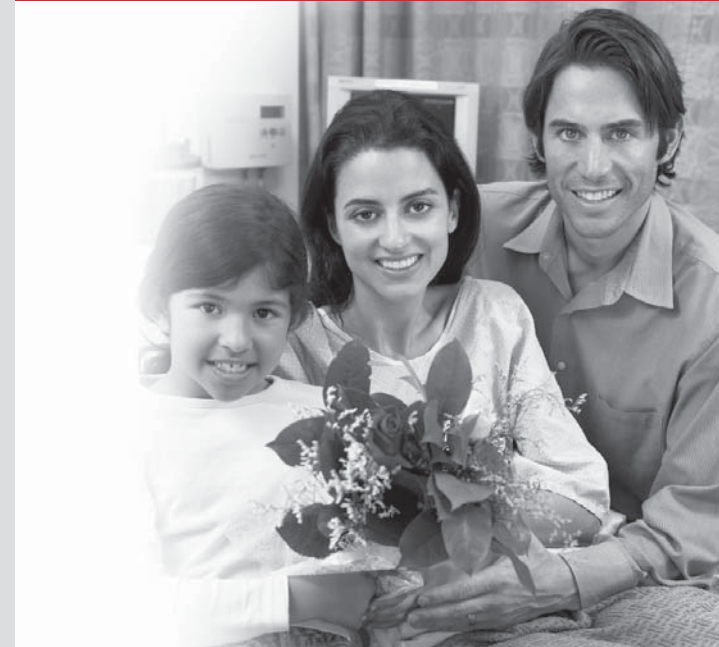
Association Administrative Address:

P.O. Box 17828

Portland, ME 04112-8828

under Policy Form AHI-5001-A (UIC)

# Hospital Income Plan



## HIGHLIGHTS OF COVERAGE

Provide extra protection for unexpected hospital expenses with the PIA Trust Hospital Income Insurance Plan



PIA SERVICES GROUP  
INSURANCE FUND

The cost of specialized services has risen steeply over the past decade, especially in the medical field. Help shield yourself and your family from the high cost of hospitalization with the supplemental PIA Trust Hospital Income Plan.

## Who is Eligible To Apply?

A person described below is an Eligible Person if he or she:

- is under age 60 at the time of application;
- works at least 20 hours per week; and
- resides in the United States.

Individual proprietors, partners, corporate officers, limited liability partners, and managers of Member Agencies who are principally engaged in the business of the Member Agency and who maintain current membership status in the National Association of Professional Insurance Agents;

Trustees of PIA Services Group Insurance Fund who maintain current membership status in the National Association of Professional Insurance Agents;

Persons employed as executive directors, department heads, division heads, or senior staff of the National Association of Professional Insurance Agents, a local PIA affiliate, or PIA Services, Inc.

Licensed employees of Member Agencies;

Independent producers who:

- work exclusively for a Member Agency;
- maintain current membership status in the National Association of Professional Insurance Agents;
- receive from the Member Agency a monthly commission which, when combined with any draw against commission, equals an amount not less than minimum wage times 150 hours; and
- are certified by the Member Agency as working at least 20 hours per week.

Employees of a Member Agency;

Employees of PIA Services Group Insurance Fund;

Employees of National Association of Professional Insurance Agents or its local PIA affiliates; and

Employees of PIA Services, Inc.

**Member Agency:** an individual proprietorship, partnership, limited liability company, or corporation which is:

- principally engaged in the insurance business; and
- a member of the National Association of Professional Insurance Agents.

Dependent coverage is only available if the eligible person is insured. Spouses must be under age 60, actively at work at least 20 hours per week, and reside in the United States. Dependent children, 14 days to 19 years (23 if a full-time student) are also eligible for coverage.

Actively at work is defined as not being hospital confined and able to perform the material and substantial duties of your regular occupation on a full-time basis (at least 20 hours per week).

## Amounts of Insurance

Benefits are available from \$50 daily to \$200 daily in \$50 increments and are payable on the first day of hospital confinement.\*

Spouse coverage may not exceed the daily benefit amount of the eligible person.

Dependent children are eligible for up to 50% of the eligible person's daily benefit amount.

The daily benefit, when added to all other in-force hospital income coverage from any company can not exceed \$750 per day.

The maximum daily benefit will be reduced to \$100 on the premium due date that follows the covered person's 65th birthday.

## Benefit Period

Coverage provides benefits for each day of hospital confinement. Payment is limited to 500 days as a result of any one injury or sickness.

## Benefits:

### Intensive Care Confinement

Twice the daily hospital benefit can be paid for each day of intensive care confinement. Maximum benefit for each injury or sickness is 30 days.

*\*Maximum Daily Benefit available in New York is \$150*

## At Home Recovery

If hospital confinement continues for more than 7 consecutive days an insured person can receive a \$500 lump sum payment. This is in addition to any other benefit payments under this policy. Optional lump sum payments of \$1,000 or \$2,000 are also available for additional premium.

## Skilled Nursing Home Confinement

50% of the daily hospital benefit can be paid for each day an insured person is confined within a skilled nursing home as a result of injury or sickness. The skilled nursing home confinement must begin within 14 days of a hospital confinement for which benefits are payable. The period of payment for any one injury or sickness is limited to 26 weeks. This benefit is not available to dependent children.

## Continuous Confinements

Successive periods of hospital confinement or confinement in a skilled nursing home which are due to the same or related causes and are not separated by more than 6 months shall be considered part of the same period of confinement.

## Exclusions and Limitations

The Policy does not cover:

- intentionally self-inflicted injuries, suicide or attempted suicide, whether sane or insane, (in Missouri or Colorado while sane);
- any loss caused or contributed to by war or act of war, whether war is declared or not;
- any loss which occurs while the Covered Person is in any of the armed forces;
- alcoholism or drug addiction;
- any connection with pregnancy or childbirth, except Complications of Pregnancy;
- Confinement in a Veterans Administration or any other National Government owned or operated Hospital;
- routine nursery care of a newborn child, routine well-baby care, immunizations and medical examinations or tests of any kind not necessitated by Sickness or Injury;