

HospitalWise | GI Benefit Levels

- The guaranteed issue benefit thresholds can be found in the grid below.
- For a policy to be eligible for guaranteed issue underwriting, all benefits must fall within the GI thresholds shown below
- If any one benefit is higher than the prescribed GI thresholds the entire policy will be subject to simplified issue underwriting.

Benefit		Guarantee Issue (GI) Thresholds	Simplified Issue (SI) Thresholds
Base Policy Hospital Confinement	<i>Benefit Period</i>	3-, 6- day	10-, 21-, 180-, 365-day
	<i>Benefit Amount</i>	\$50 - \$350	\$400 - \$1,000
Ambulance Rider	<i>Benefit Amount</i>	\$100 - \$200	\$300 - \$500
Emergency Rider	<i>Benefit Amount</i>	\$100	\$200 - \$500
Outpatient Major Diagnostic Rider	<i>Benefit Amount</i>	\$100 - \$200	\$300 - \$500
Outpatient Surgical Rider	<i>Benefit Amount</i>	\$250	\$500 - \$2,000
Skilled Nursing Facility Rider	<i>Benefit Period</i>	21-100 days	1-20 & 1-100 days
	<i>Benefit Amount</i>	\$100 - \$200	\$300 - \$500
Wellness Benefit Rider	<i>Benefit Amount</i>	All Levels	Never Underwritten
Lump-Sum Hospital Rider	<i>Benefit Amount</i>	\$250	\$500 - \$3,000

