



Summary of Benefits and Coverage  
Effective January 1, 2023

Fixed Indemnity Policy Coverage  
SBC.002.B4



**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	
If you are hospitalized	Same Day Hospitalization	\$1,500	\$300	Limited to a specific list of hospitalizations; see next page and <a href="http://www.proximal.com">www.proximal.com</a> .
	Overnight Hospitalization	\$1,500	\$300	One payment per period of confinement; no payment for ER visits.
If you are pregnant	Pregnancy or Delivery	\$1,500	\$300	Payable once per pregnancy and only one time per 10-month period.
If you have a specific diagnosis	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 Auto-Immune Disease including Advanced Multiple Sclerosis and Type I Diabetes	\$1,500	\$300	
If the covered event is 100 miles from home	Transportation	\$500	\$0	One payment per year per covered Hospitalization or Specified Illness.

**Maximize your benefit by choosing a Designated Physician**

- **How do I find a Designated Physician?** Go to [www.proximal.com](http://www.proximal.com), call 612-453-2199, or email [support@proximal.com](mailto:support@proximal.com).
- **How are physician designations determined?** By using third-party quality reviews, network directories, and other sources.
- **Are Designated Physicians in-network?** Yes, Designated Physicians are a subset of your plan's in-network physicians.
- **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](http://www.proximal.com).



## Claim your benefit

- **How do I claim extra benefits?** Go to [www.proximal.com](http://www.proximal.com), call 612-453-2199, or email [support@proximal.com](mailto:support@proximal.com).
- **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.
- **Do I have to contact Proximal before a covered event?** No, but you can only find the list of Designated Physicians by going to [www.proximal.com](http://www.proximal.com).
- **Who is covered?** If your spouse or dependents are covered under your healthcare plan, then they are also covered under this Policy.

## Definitions and Exclusions (partial list – see Policy for full details)

- **Hospitalization:** examples include overnight hospitalization, same-day hospitalization for surgery, mental-health or substance abuse hospitalization, complications of pregnancy hospitalization. Re-hospitalization is not a new hospitalization unless separated by 90 days.
- **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.
- **Non-Routine Newborn Care excludes:** a newborn child's initial confinement following birth for routine medical and nursing care.
- **Severe Auto-Immune Disease includes:** a named auto-immune 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 Auto-Immune Disease excludes:** auto-immune thyroid disease; auto-immune reactions that are temporary or are caused by Cancer, infection, or a drug; osteoarthritis; eczema; organ damage that is not due to Auto-Immune Disease; prediabetes, metabolic syndrome, or gestational diabetes.

## Coverage at Outpatient/Ambulatory Surgery Centers (partial list – see [www.proximal.com](http://www.proximal.com) for full details)

### Covered Outpatient/Ambulatory 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)

### Not Covered Outpatient/Ambulatory 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](mailto: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.