

New for Scott & White Employees!

Scott & White Supplemental Income Policies

Will you worry about financial risk if an unexpected illness or accident occurs?

We are pleased to introduce three new voluntary benefits designed to enhance your current medical plan selections:

- ▶ Cancer Supplemental Income Policy
- ▶ Hospital Confinement Income Policy
- ▶ Basic Medical-Surgical Income Policy

These policies can be used to supplement your medical plan choice for 2009 and provide you the opportunity to create the best health care benefits for you and your family. All three offer:

- ▶ Benefits paid directly to you, regardless of any other coverage you may have
- ▶ Portability – You can keep the same benefit and payment even if you leave Scott & White
- ▶ Affordable monthly premium
- ▶ Convenient payroll deductions

Cancer Supplemental Income Policy

The cost associated with treating cancer can be a huge financial burden on you and your family.

A cash benefit of \$5,000 is paid to each covered person upon initial diagnosis.

Once you begin treatment, other cash benefits include:

- ▶ Hospital Confinement
- ▶ Radiation and Chemotherapy
- ▶ Surgical and Anesthesia
- ▶ Skin Cancer Surgery
- ▶ Prosthesis
- ▶ Blood and Plasma
- ▶ Transportation and Lodging
- ▶ Bone Marrow Transplantation
- ▶ Hospice
- ▶ Home Health

Other benefits apply. See Outline of Coverage for full details.

Hospital Confinement Income Policy

The benefits you receive for covered accidents or sickness help pay for out-of-pocket expenses such as deductibles, co-payments, or other unexpected costs associated with covered hospital stays.

Hospital confinement benefit:

- ▶ Days 1 – 7 \$100 per day
- ▶ Days 8 – 30 \$200 per day
- ▶ Days 31 – 180 \$400 per day

A cash benefit of \$2,000 is paid to each covered person upon initial diagnosis of:

- ▶ Heart Attack
- ▶ Stroke
- ▶ Coma (for a period of at least seven days)
- ▶ Paralysis (for a period of at least 30 days)

Other benefits apply. See Outline of Coverage for full details.

Basic Medical – Surgical Income Policy

Accidents or sickness can occur at any moment and are often beyond anyone's control. Let Scott & White Basic Medical – Surgical Income Policy help you pay for unexpected medical expenses when you need it most.

Benefits include:

- ▶ Surgical/Anesthesia
- ▶ In-hospital Medical Services
- ▶ Ambulance

Other benefits apply. See Outline of Coverage for full details.

Applying is easy! Just go to www.swhp.org, click on Employer Groups, Scott & White Employees, then Cash Income Policies for an application and to review the Outline of Coverage. Please carefully review the Outline of Coverage for each policy for which you are applying.

See back of page for rates. Premiums are paid through payroll deduction. Premiums will be deducted from the first paycheck of the month.



Texas Friendly

**Monthly Premium Rates
Effective January 1, 2009**

Cancer Income Policy – Monthly Premium Rates		
Age	Male	Female
Child to 25	\$2.99	\$2.99
<23	\$2.99	\$2.99
23-24	\$2.57	\$3.16
25-29	\$2.78	\$5.11
30-34	\$3.10	\$7.08
35-39	\$5.13	\$10.94
40-44	\$7.24	\$17.61
45-49	\$14.41	\$26.02
50-54	\$25.33	\$34.01
55-59	\$41.30	\$44.05
60-64	\$61.84	\$53.76
65-69	\$77.59	\$59.14
70-74	\$91.45	\$63.02
75-79	\$100.61	\$64.98
80-84	\$106.58	\$67.55
85-89	\$105.77	\$69.62
90-94	\$97.64	\$67.30
95+	\$85.64	\$59.11

Hospital Confinement Income Policy – Monthly Premium Rates		
Age	Male	Female
Child to 25	\$5.64	\$5.64
<23	\$5.64	\$5.64
23-24	\$2.60	\$4.51
25-29	\$2.75	\$4.98
30-34	\$3.10	\$5.38
35-39	\$4.28	\$6.30
40-44	\$6.16	\$7.76
45-49	\$8.53	\$8.80
50-54	\$12.30	\$10.29
55-59	\$18.51	\$13.84
60-64	\$23.34	\$18.45
65+	\$31.91	\$28.02

Basic Medical - Surgical Income Policy – Monthly Premium Rates		
Age	Male	Female
Child to 25	\$1.77	\$1.77
<23	\$1.77	\$1.77
23-24	\$1.07	\$3.50
25-29	\$2.12	\$7.50
30-34	\$2.40	\$7.75
35-39	\$2.95	\$8.25
40-44	\$3.57	\$8.50
45-49	\$4.75	\$9.09
50-54	\$7.26	\$9.02
55-59	\$12.52	\$11.13
60-64	\$21.47	\$16.47
65+	\$37.03	\$24.39