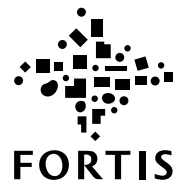


# Group Portfolio

For Businesses of 2\* to 50 Employees



Solid partners, flexible solutions™

## Hospital and Physician PPO with Office Visit Copay

Fortis Health's base medical plan is enhanced when you select the Hospital and Physician PPO with office visit copay, which provides you with access to a wide network of hospitals and physicians.

### Office Visits

When you use a participating physician, you pay a \$10\*, \$15, \$20 or \$25 copayment per office visit. Office visits include physical evaluation and management, immunizations and allergy treatments. Treatment not classified as an office visit is subject to your annual deductible and rate of payment.

### X-ray and Lab

Outpatient x-ray and lab charges which include both diagnostic and wellness-related procedures, are paid at 100% up to a \$250 maximum per covered person each calendar year. Charges greater than \$250 are subject to the deductible and rate of payment selected by your group.

### Inpatient Treatment

When you are admitted to a participating hospital, the hospital facility charges are subject to your annual deductible and your rate of payment. When the admitting doctor is a participating physician, the physician charges are subject to your deductible and rate of payment. These charges include, but are not limited to, pathology, radiology and anesthesiology. Both the hospital and the physician must be part of our network for you to receive the maximum benefits available.

### Out-of-Network Treatment

Finally, if you receive services from a provider who is not in our network (nonparticipating), your financial security is still ensured. After you meet your deductible, Fortis will pay for your remaining covered medical charges at your group's chosen rate of payment, minus 20%, until your stop loss amount is met. Once your stop loss amount is met, Fortis will pay all covered charges at 100%.

### Maximize Your Benefits

We encourage you to seek treatment from physicians and hospitals that are part of our network so that you can obtain the maximum benefits.

**See the reverse side of this form for details on how the Hospital and Physician PPO with office visit copay works to enrich your coverage**

\*Group size may vary based on state law.

## HOW YOUR BENEFITS ARE PAID

### Office Visits

#### PARTICIPATING Physician

**You Pay:** Your (\$10\*, \$15, \$20 or \$25) copayment for an office visit.

Benefits include:

- Treatment for illness or injury
- Physician evaluation and diagnosis
- Wellness services
- Allergy treatment
- Injections.

**Fortis pays:** All remaining covered charges.

#### NON-PARTICIPATING Physician

**You pay:** Your annual deductible, then your portion of the rate of payment.

**You also pay:** An additional 20% of covered charges up to your stop loss amount.\*\*

**Fortis pays:** All remaining covered charges.  
(Example: If your selected rate of payment is 80%/20%, it would become 60%/40% at nonparticipating providers.)

### Hospitalization, Surgery and Other Physician Services\*\*\*

#### PARTICIPATING Hospital/Physician

**You Pay:** Your annual deductible, then your portion of the rate of payment.

**Fortis pays:** All remaining covered charges.

#### NON-PARTICIPATING Hospital/Physician

**You pay:** Your annual deductible, then your portion of the rate of payment.

**You also pay:** An additional 20% of covered charges.\*\*

**Fortis pays:** All remaining covered charges.  
(Example: If your selected rate of payment is 80%/20%, it would become 60%/40% at nonparticipating providers.)

### Outpatient X-ray and Lab Services

Fortis pays 100% of the first \$250 of covered outpatient x-ray and lab service charges, per covered person per calendar year. Charges beyond the first \$250 are subject to deductible and rate of payment. Covered services include both diagnostic and wellness-related procedures. Outpatient x-ray and lab services are paid the same for both participating and nonparticipating providers.

\*Available only in a limited number of states.

\*\*This 20% reduction does not go toward satisfying out-of-pocket maximums. Once you satisfy your out-of-pocket maximum, the 20% rate of payment reduction will no longer apply.

\*\*\*Physician services other than office visit.

This promotional piece provides a brief list of the benefits available. Plan provisions control including benefits, limitations, and exclusions. Please refer to your certificate, Form 20735. Insurance contracts are issued and underwritten by Fortis Insurance Company and Fortis Benefits Insurance Company.