

Group Portfolio

For Businesses of 2* to 50 Employees



FORTIS

Solid partners, flexible solutionsSM

Hospital PPO

Fortis Health's base medical plan is enhanced when you select the Hospital PPO which provides you with access to a wide network of hospitals.

When you are hospitalized at any participating hospital, the hospital facility charges you incur are subject to your annual deductible and rate of payment. Once your out-of-pocket maximum is reached, Fortis pays 100% of covered charges for the remainder of the calendar year.

If you use a nonparticipating hospital, your covered facility charges are subject to your annual deductible and rate of payment plus you will pay an additional 20% of covered charges. This additional 20% will not go toward satisfying your out-of-pocket maximums. Once your out-of-pocket maximum is reached, Fortis pays 100% of all covered charges for the remainder of the year.

We encourage you to always seek treatment at a participating PPO hospital so that you obtain the maximum benefits offered by your plan.

HOW YOUR BENEFITS ARE PAID

Hospital Facility Charges**	
<u>PARTICIPATING Hospital</u> You pay: Your annual deductible, then your portion of the rate of payment. Fortis pays: All remaining covered charges.	<u>NON-PARTICIPATING Hospital</u> You pay: Your annual deductible, then your portion of the rate of payment. You also pay: An additional 20% of covered charges. (Example: If your selected rate of payment is 80%/20%, it would become 60%/40%.) Fortis pays: All remaining covered charges.

*Group size may vary based on state law.

**All charges other than hospital facility charges are covered as outlined in Fortis Health's Group Portfolio Plan.

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