



# REAGIT Group Hospital Indemnity Insurance

*Relax...you're protected.*

Underwritten by New York Life Insurance Company

## Why Purchase Hospital Indemnity Through Real Estate Appraisers Group Insurance Trust (REAGIT)?

The REAGIT Group Hospital Indemnity Plan offers additional protection should you or a family member become hospitalized. Your current health insurance may not cover all of your hospital expenses, resulting in the rapid accumulation of your deductible, co-pays, and other non-covered expenses. While hospitalization can be a difficult time, this plan can help you rest a little easier knowing those extra expenses may be paid, protecting your savings and retirement plans.

With this plan, you'll have access to the following if you or a family member is hospitalized\*:

- Up to \$100 a day for up to 365 days for each period of confinement
- Payments are made directly to you
- Benefits begin on first day of hospitalization
- Benefits are doubled for confinement in an intensive care or cardiac care unit
- Benefits equal to 50% of your selected benefit are payable for up to 180 days if you are confined to a convalescent facility after a hospital confinement of 15 days or more
- Benefits are payable in addition to any other insurance you may presently have
- Benefits can be used however you'd like, such as:
  - Your hospital bill
  - Additional medical costs
  - Deductibles on your medical insurance
  - Meeting your family's regular, ongoing expenses while you're hospitalized

\*Certain coordination of benefits restrictions apply. Please see the complete certificate of insurance for details, including limitations and exclusions.

## Who Is Eligible for This Coverage?

Acceptance is guaranteed for all REAGIT Members under age 65 who reside in the United States (except VT, IN, MN, WA; certain state restrictions apply) regardless of health. Acceptance

is also guaranteed for eligible spouses under age 65 and dependent children under age 25 (including legally adopted children and stepchildren). Newborns are automatically covered for 31 days from birth. If the newborn is the first child, coverage can be extended by completing the appropriate enrollment forms and paying the additional premium. All future children are then automatically covered at no additional cost.

## How Much Can I Apply for?

You can apply for daily benefits of \$10 to \$100 in multiples of 10 for you alone, for you and your spouse each, for you and your children, or for you and your family.

## How Much Does This Coverage Cost?

**REAGIT Group Hospital Indemnity Insurance Plan**  
**Quarterly Premium per \$10 Daily Benefit (available up to \$100 per Day in \$10 Units)**

Age	Insured Member	Insured Spouse
Under 40	\$2.25	\$3.00
40-49	\$3.00	\$3.65
50-59	\$5.00	\$5.50
60-64	\$7.25	\$7.00

*Dependent rates are \$3 for each \$10 unit of coverage for the first child, then all future children are automatically covered at no additional cost. Coverage terminates at age 65 for insured member or spouse and at age 25 for insured dependent.*

*Age means the Insured Member's age, except that if insurance is continued on an Insured Spouse in the event of Insured Member's death or dissolution of marriage, Age means the Insured Spouse's age*

*The premium contributions shown above reflect the 2011 rates and benefits structure. All premiums are based on the member's age on each January 1, and increase as he or she attains a new age class. New York Life may change premium contributions on any premium due date but not more than once in any twelve-month period, and on any date on which benefits are changed. Your rate may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people with all the same issue age and gender. Benefit option amounts are subject to change by agreement between New York Life and the Policyholder.*

## What Else Should I Know?

**Limitations and Exclusions:** The maximum daily benefit for a member and dependent spouse will not exceed \$100. Benefits are not paid for confinement due to:

- Pregnancy, childbirth, or a related medical condition
- Cosmetic surgery
- Routine nursery care of a newborn child or routine well baby care
- Injuries resulting from declared or undeclared acts of war other than as a victim
- Service in the armed forces
- Pre-existing conditions (diagnosed or treated 12 months prior to coverage effective date)

**Coverage Effective Date:** Your coverage will become effective on the day of approval of your application by New York Life Insurance Company, provided you pay your premium when due. If you, or any member of your family to be covered, are hospitalized on the date the insurance would become effective, coverage for that individual will not commence until the day after their discharge from the hospital.

**Continuation of Coverage:** Your insurance will continue as long as you maintain your REAGIT membership, you continue to pay your premiums when due, and the Group Policy remains in force. Your spouse and dependent children remain covered as long as they continue to meet the eligibility requirements, and you pay the appropriate premium. Coverage terminates at age 65 for member and spouse, and at age 25 for dependent children.

**Portable Protection:** Coverage under the REAGIT Group Hospital Indemnity Insurance Plan is completely portable, staying with you even if you change jobs. Your coverage continues as long as the group policy remains in effect, you maintain your REAGIT membership, and pay your premiums when due.

**30-Day Free Look:** If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it without claim, within 30 days. Your coverage will be invalidated and you will receive a full refund—no questions asked!

**Certificate of Insurance:** This brochure is only a brief description of the principal provisions and features of the REAGIT Group Hospital Indemnity Insurance Plan. The complete terms and conditions are set forth in the group policy issued by New York Life Insurance Company to the Trustee of the REAGIT Group Insurance Plan. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Plan.

## How to Apply:

Before you request coverage, you must be a member in good standing with Appraisal Institute. Please wait until your application for Appraisal Institute Membership is accepted before initiating your insurance requests. Download the application for the insurance product you are requesting. You may fax your completed and signed application toll-free to 1.866.817.9009 or send it via mail to:

**REAGIT Group Insurance Program Administrator**  
1200 East Glen Avenue  
Peoria Heights, IL 61616-5348

For residents of Puerto Rico, completed applications should be sent to:

**Global Insurance Agency**  
P.O. Box 9023918  
San Juan, Puerto Rico 00902-3918

*The REAGIT Group Hospital Indemnity Insurance Plan is Underwritten By:*



**New York Life Insurance Company**  
51 Madison Avenue  
New York, NY 10010

*For complete plan details, please contact the Plan Administrator, Pearl Insurance, at 1.800.222.9958.*

*Marketed and Administered by:*

**P E A R L**  
**INSURANCE**

1200 E. Glen Ave.  
Peoria Heights, IL 61616  
[www.reagit.com](http://www.reagit.com)

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*This brochure provides a brief description of benefits and is subject to the terms, conditions, exclusions, and limitations of coverage. The plan is underwritten by New York Life Insurance Company under Group Policy GMR-G-13776-4/FACE. Additional Information is contained in the Certificate of Insurance, which is issued to the persons insured under the plan. The REAGIT Group Insurance Program is self-supporting. REAGIT Member dues are not used in any way to maintain or promote REAGIT insurance plans.*