**FOLLOW-UP EDITS TO SMALL STAKEHOLDER GROUP SUGGESTED ALTERNATIVE DISCLOSURE LANGUAGE**

**These late edits that were not incorporated or agreed upon by the group though the other trades have agreed to them. I think most of them were non substantive. In talking to Lucy, I believe the consumer reps will be OK with the changes as below.**

Other Fixed Indemnity

“This [policy] [certificate] pays fixed dollar benefits ~~during periods of~~  **for** covered health care-related events resulting from a covered sickness or injury  These benefits are designed to be paid to the [policyholder] [certificate holder]. They are not intended to be paid directly to providers for medical expenses.  This [policy] [certificate] is supplementary and not intended to replace major medical insurance. Review the description of benefits provided along with your [enrollment form /application} carefully.

1. We kept the hospital language here and may be clearer to say :

“This [policy] [certificate] pays fixed dollar benefits ~~during periods of~~ **for** covered health care-related events resulting from a covered sickness or injury

**Specified Disease**

Alternate Suggestion

“This [policy] [certificate] pays limited benefits as a result of the diagnosis or treatment of a covered disease specified in the [policy] [certificate].  These benefits are designed to be paid to the [policyholder] [certificate holder].  They are not intended to directly pay providers for medical expenses.  They are not intended to be paid directly to providers for medical expenses.  This [policy] [certificate] is supplementary and not intended to replace major medical insurance. Review the description of benefits provided along with your [enrollment form /application} carefully.

We are inconsistent in the document in using “limited benefits” (rather than just  benefits). Either we should add “**limited**”  to accident  and specified accident or delete “limited” in specified disease. (assume it is the former)

**Specified Accident**

Alternate Suggestion

“This [policy] [certificate] provides ~~coverage~~ **benefits** for a specifically identified type of accident as named in the policy.  It does not provide benefits resulting from sickness. These benefits are designed to be paid to  the [policyholder] [certificate holder]. They are not intended to be paid directly to providers for medical expenses.  This [policy] [certificate] is supplementary and not intended to replace major medical insurance. Review the description of benefits provided along with your [enrollment form /application} carefully.

The bold and underline language is consistent with other sections.

**Limited Benefit**

Alternate Suggestion

“The [policy] [certificate] pays limited benefits as a result of a covered event as specified in the [policy] [certificate]. These limited benefits are  designed to be paid to the[policyholder] [certificate holder~~]. They and are not intended to directly pay providers for medical expenses.~~  They are not intended to be paid directly to providers for medical expenses.  This [policy] [certificate] is supplementary and not intended to replace major medical insurance. Review the description of benefits provided along with your [enrollment form /application} carefully.

Duplicate language.

Thanks!

JP

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