

# GAP Plan Employee Guide



## Everglades College Inc.

Effective Date: 1/1/2025

### *Health insurance exists to help financially protect you with medical expenses.*

However, once your major medical plan pays its portion, out-of-pocket expenses can remain. The **Fidelity Security Life Insurance Company (FSL) GAP Plan** offers an effectual way to help pay the extra costs that remain and keep your family financially secure.

The FSL GAP Plan provides benefits in tandem with your major medical plan, reimbursing you for a portion of the costs associated with your health plan's deductibles, coinsurance and co-payments. If you and your family are enrolled in your employer's health plan, you and your family cannot be turned down because of your medical history.

### *Product Features*

- Expenses must be covered by your major medical plan and be subject to the medical plan deductible, copays and/or coinsurance.

*This information can be found in your major medical plan's explanation of benefits.*

- This plan's benefit year matches your major medical plan's benefit year.
- Pregnancy-related expenses are covered the same as any other sickness under the FSL GAP plan. All Covered charges are subject to the inpatient benefit maximum.
- You cannot be turned down because of medical history
- Benefits are limited to the difference between the benefits paid by your major medical plan and the actual outpatient expenses incurred. This includes any deductible, copayment or coinsurance.

### *Inpatient Benefit*

- Limit: \$2,500 per insured
- Benefits are payable for covered charges incurred during hospital confinement.
- Payable for covered charges for you or your covered spouse's newborn child from the moment of birth until discharged from the hospital if the expenses are covered by your medical plan.

### *Outpatient Benefit*

- Limit: \$2,000 per insured, family maximum \$4,000
- Benefits are payable for covered charges for outpatient treatment.
- Includes treatment under the regular care and attendance of a physician at a hospital, an outpatient surgical or emergency facility, a diagnostic testing facility, or a similar facility that is licensed to provide outpatient treatment.



## Benefits

### Benefits per Calendar Year

Individual Inpatient Maximum	\$2,500
Individual Outpatient Maximum	\$2,000
Family Outpatient Maximum	\$4,000

## Limitations & Exclusions

**Limitations:** If an insured person does not have a major medical plan on his or her effective date under the Gap policy, the company's only obligation will be to refund all premiums paid for that insured person.

**Exclusions:** The policy does not provide any benefits for the following: any expenses incurred during any period the insured person does not have coverage under a major medical plan; war, declared or undeclared; suicide or any attempt thereat, or any intentionally self-inflicted injury or sickness while sane or insane (in Colorado, Missouri or Montana, while sane); any loss while the insured person is in the service of the Armed Forces of any country; any expense for which there is no legal obligation to pay, no charge is made or in the absence of coverage, no charge would be made; pregnancy of a dependent child, except complications of pregnancy; dental or vision services unless: a) resulting from an injury occurring while the insured person's coverage under the Policy is in force; or b) due to congenital disease or anomaly of a dependent newborn child; mental illness or functional or organic nervous disorders, regardless of the cause; treatment of alcoholism, drug addiction or complications thereof; any Injury that occurs while an Insured person has been determined to be intoxicated: a) by judicial or administrative judgment or order; b) by evidence of an alcohol concentration in the insured person's blood, breath or urine which equals or exceeds the limits set by applicable motor vehicle laws; or c) by other evidence demonstrating the insured person was under the influence of any alcohol, narcotic, barbiturate or hallucinatory drug, unless the same was administered on the advice of a physician and was taken according to the prescribed dosage and the use of such substance was a proximate cause of the injury; injury or sickness for which compensation is payable under any Workers' Compensation Law, any Occupational Disease Law or similar legislation; any loss for which the insured person is not required to pay a deductible, copayment and/or coinsurance under the major medical plan; any expense for which benefits are excluded under the major medical plan; or an insured person engaging in any act or occupation which is a violation of the law of the jurisdiction where the loss or cause of loss occurred. A violation of law includes both misdemeanor and felony violations.

**Termination of the Gap Policy:** Coverage will continue as long as the premiums are paid; the group Gap policy remains in force; you remain an employee of the policyholder and your major medical plan remains in force. Coverage will automatically end on the date the insured files a fraudulent claim.

Policies are issued and underwritten by Fidelity Security Life Insurance Company (FSL). FSL is located at 3130 Broadway, Kansas City, Missouri, and has been rated A (Excellent) based on an analysis of financial position and operating performance by A.M. Best company, an independent analyst of the insurance industry. For the latest rating, access [www.ambest.com](http://www.ambest.com). Administration by The Loomis Company, 850 N. Park Road, Wyomissing, PA 19610.

In the case of conflict between this brochure, the certification of insurance and the Group Master policy, the language of the Master Policy is overriding. Policy Form No. M-9190, R-03088. Some provisions, benefits exclusions or limitations listed herein may vary by state. Not available in all states.

Underwritten by:



**Fidelity Security  
Life Insurance Company**

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