

Hospital Indemnity Plus ✨ ✨ ✨



Learn More - [Triada.com](https://www.triada.com)



Introducing HIP+

A new way to get healthy!



HIP+ by Triada is a hospital indemnity protection policy, that provides fixed payments for ambulance transportation, hospital admission, and every day of your hospital stay—regardless of cost. It also provides additional benefits designed to reward you for taking an active role in your health.



HIP Benefits

Hospital Care

- Hospital admission
- Daily hospital confinement
- Physician office visits

Emergency Care

- Transportation by Ground or Air ambulance



HIP+ Benefits

Outpatient Screening & Diagnostic

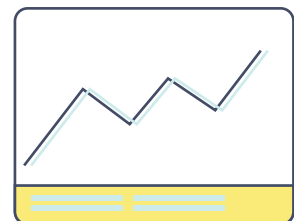
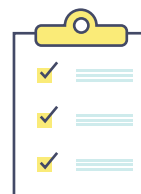
This benefit pays you when you undergo a screening procedure like a biometric screen, cholesterol test, or health risk assessment.

Outpatient Treatment

This benefit pays you for receiving a variety of healthcare treatments. This can include consulting a qualified healthcare professional, adhering to medication refills or seeing the dentist.

Paying for your policies

Participating in health screening and treatments qualify you to receive monthly claim payments from your HIP+ policy. These payments offset the cost of your HIP+ policy, making excellent coverage much easier to afford. Depending on your coverage level and income, you could fund additional policies through Triada just by enrolling in HIP+



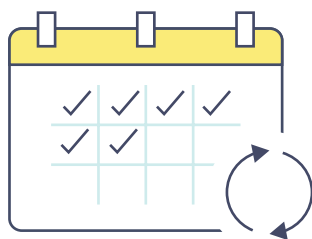
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How HIP+ works



Ed has HIP+ through Triada.

Each month that Ed consults his personal dietitian and refills his blood pressure medication, he receives monthly payments for engaging in his Health Screening and Health Treatment Benefits.



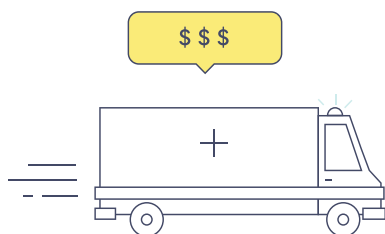
Payments are deposited into Ed's bank account.

It is deposited on the same day as his paycheck and help offset the cost of his HIP+ policy.



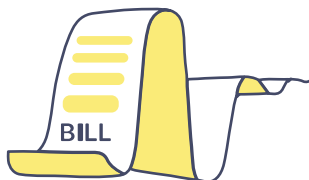
Ed can fund additional policies.

Since he's enrolled in HIP+, Ed is also able to fund an Accident policy through Triada without reducing his take-home pay.



One day, Ed has an accident.

He falls down a flight of stairs, and is admitted to the emergency room where he undergoes an MRI and is diagnosed with a concussion.



Ed could have to pay his maximum out-of-pocket deductible.

Since Ed hasn't met his health insurance deductible for the year, he could be expected to pay up to his maximum out-of-pocket for his treatment.



Triada bridges the GAP.

Ed's HIP+ policy covers him for \$2,500 of outpatient benefits. On top of that, his Triada Accident Policy will pay him \$300 for his emergency room treatment, \$300 for his MRI and \$450 for suffering a concussion – regardless of his medical expenses.

Affordable plans with the easiest claims you've ever filed. That's the Triada Promise.

What You Get

The following benefits are per Participant per Plan Year.

HOSPITAL ADMISSION BENEFITS

Daily Benefit Amount: \$100 - \$1,400 for first day of Hospital Confinement. First occurrence per covered member per Policy Period up to three (3) covered members.

HOSPITAL IN-PATIENT BENEFITS

Daily Benefit Amount: \$100 - \$1,400 per day for [1-4] days of Hospital Confinement per covered member per Policy Period up to three (3) covered members.

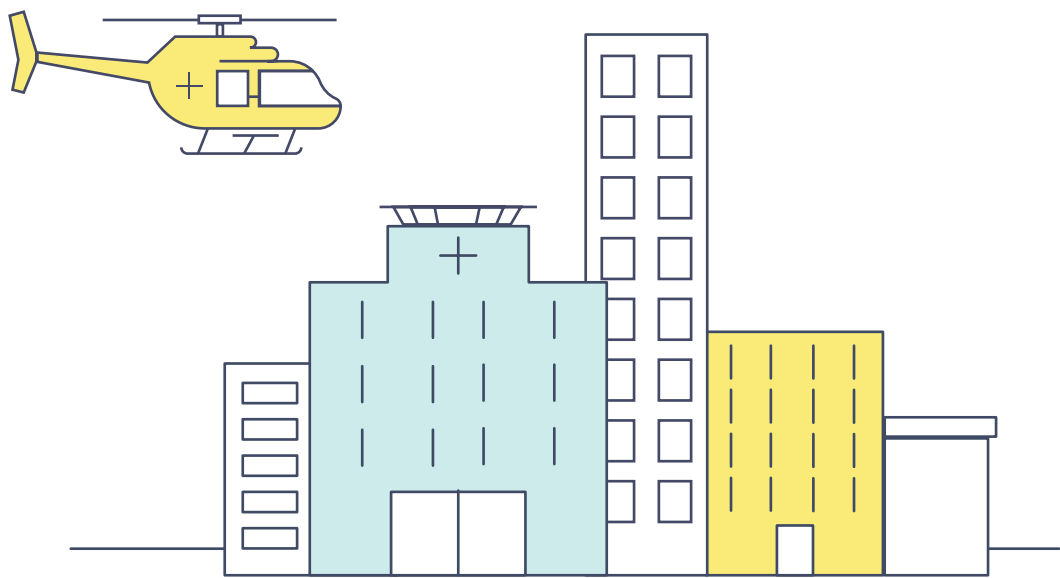
AMBULANCE BENEFITS

Ground Ambulance Daily Benefit Amount: \$100 per day for days [1] for ground ambulance per covered member per Policy Period up to three (3) covered members.

Air Ambulance Daily Benefit Amount: \$200 per day for days [1] of air ambulance per covered member per Policy Period up to three (3) covered members.

PHYSICIAN OFFICE VISIT BENEFITS

Daily Benefit Amount: \$25 - \$100 per day for up to [4] for a physician office visit due to an accident or illness per covered member per Policy Period up to three (3) covered members.



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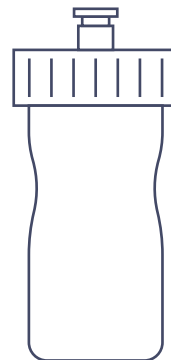
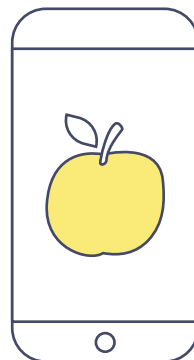
What You Get

HEALTH SCREENING & DIAGNOSTIC BENEFIT

Daily Benefit Amount [\$3,600] per year per covered member up to three (3) members*

We will reimburse expenses, through your Allied Wellness claim payment, as outlined below up to the Maximum Annual Health Screening & Diagnostic Benefit each year, for You or other Covered Persons who are covered under the Primary Medical Policy for:

- Biometric Screening monitored by trained Healthcare Professionals
- Health Risk Assessments administered by trained Healthcare Professional
- Health Reports for specific diagnoses from a trained Healthcare Professional
- Data Analytics per individual's health condition
- Blood screenings for cardiovascular and/or diabetic conditions
- Triglycerides
- Blood Pressure Screening
- Fasting blood glucose test
- Serum cholesterol test to determine HDL/LDL
- Stress test
- Dental X-Rays
- Metabolism Test
- Ophthalmologist/Optometrlist Evaluation
- Psychoanalysis/Psychologist/Psychiatric Evaluation
- Doppler screening for carotid/peripheral vascular disease
- Cancer Screenings
 - Breast ultrasound
 - CEA blood test for colon or cervical cancer
 - HPV
 - Colonoscopy
 - Bone Marrow
 - PAP Test
 - Hemocult Stool Analysis
 - Mammography
 - Chest X-Ray
 - Serum Protein Electrophoresis
 - Biopsy for Skin Cancer
 - Flexible Sigmoidoscopy



Continued >

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What You Get

HEALTH TREATMENT BENEFITS

Daily Benefit Amount [\$1,200] per year per covered member up to three (3) members*

We will reimburse expenses, through your Allied Wellness claim payment, as outlined below up to the Maximum Annual Health Treatment Benefit each year, for You or other Covered Persons who are covered under the Primary Medical Policy for:

- Physician or Chiropractic consultation
- Chiropractic Consultation
- Licensed Healthcare Professional Initial Consultation for Specified Diagnosis
- Licensed Healthcare Professional Follow-up Consultation for Specified Diagnosis
- Registered Nurse consultation
- Dental Examination
- Prescription Medication Adherence, Including Refilling as Recommended
- Prescription Vitamin Treatment Adherence
- Treatment for Alcoholism/Addiction
- Treatment from Psychologist/Psychiatrist
- Insulin Treatment
- Acupuncture Treatment
- Vaccinations Biometric Screening monitored by trained Healthcare Professionals

DISCLAIMERS

When filing a claim, it is necessary to submit the standard Health Insurance Claim forms in addition to the Explanation of Benefits provided by Your Primary Medical Policy, or other documentation showing amounts for which You are responsible for under the Primary Medical Policy.

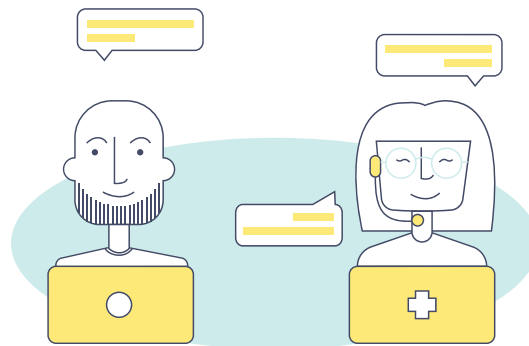
*Covered members of this policy varies based upon enrolled coverage type. Employee only coverage covers one member, employee/spouse or employee/child(ren) covers up to two times the benefits amounts and employee family covers up to three members. Any covered dependents may share in the total benefits amount allowed per plan year. However total benefits paid can not exceed each benefit limit.

**This plan does not cover expenses that are not medically necessary and do not result from the treatment of an illness or an injury; physician office visit charges, pharmacy benefits, charges for well newborn care after birth; durable medical equipment, unless it was dispensed to the insured person in the hospital, pregnancy for a dependent, other than a covered dependent spouse; confinement or other covered treatment for dental or vision care that is not related to an accidental injury; expenses related to the treatment of mental or nervous disorders; expenses related to treatment of alcoholism, drug addiction, or complications thereof;

***HEALTH SCREENING, DIAGNOSTIC, and TREATMENT BENEFITS are annualized benefits that are distributed equally based on your annual pay schedule with your employer.

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Allied Wellness



Allied Wellness consolidates multiple services to help you improve your health. You have the freedom to engage in whatever services best fit your lifestyle. Everyone has a different path to wellness, so whether you want to sprint or stroll to better health, we've got the tools to get you there.

We can help you manage chronic conditions like diabetes or hypertension, give you an outlet to manage anxiety or stress, help you develop a meal plan and workout routine to lose weight, or even help you quit smoking. No matter what your goal is, we'll guide you towards success one step at a time.



If you are enrolled in HIP+, you can receive your monthly claim payments by engaging in any of the services offered by Allied Wellness

Health Screening

We have partnered companies like InBody®, Sudoscan® and Higi® to offer biometric screenings for members, which allows us to establish a baseline for your health. All information is kept confidential and secured in our HIPAA compliant database. The data can only be accessed by your health coach, which utilizes it to create a launching point for your journey towards better health.

Wearable Technology

Triada HRM allows members to sync their wearable devices to their member portal, including Fitbit, Garmin and Nike, which are fully integrated with our platform. Once synced, your device will send a live data feed to your portal so your health coach can view your physical activity, sleep patterns and heart rate.

Qualified Healthcare Professionals

Allied Wellness provides you with unlimited access to qualified healthcare professionals such as registered dietitians, registered nurses and even therapists. Through regular consultations, these healthcare professionals will provide you with guidance, support and custom-tailored plans that fit your lifestyle.

Telemedicine

Telemedicine is a unique service that provides you with 24/7 access to doctors from your smart phone, tablet or computer. Within minutes, you can be connected to a physician that can provide consultations, prescriptions, guidance or referrals for follow-up care.

Employee Assistance Program (EAP)

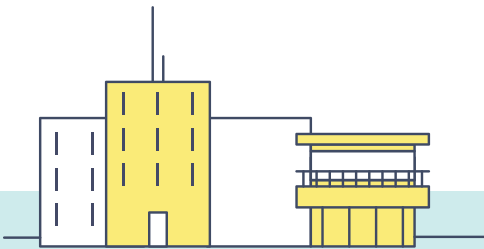
EAP offers several great resources including telephonic counseling sessions with licensed mental health counselors for various topics (anxiety, depression, stress, grief, relationships, addiction, etc.), legal services, financial services, family caregiving services, and more!

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