

Hospital Indemnity



Receive a Benefit When You're Hospitalized

A Hospital Indemnity Plan:

- Pays a benefit when you're hospitalized
- Pays in addition to any other coverage you may have
- Lets you use the benefits however you want
- Can cover you, your spouse and your children

Why do I need a hospital indemnity health plan?

"More than 20 percent of American adults are struggling to pay their medical bills, and three in five bankruptcies will be due to medical bills."

— Christina LaMontagne, VP of Health at NerdWallet, 2013

What does a hospital indemnity health plan do?

Hospital Indemnity	Pays \$100 per day for each day that a covered person is confined to a hospital up to 10 days per confinement. Hospital confinement must be for at least 18 hours.
First Admission hospital	Pays a \$1,000 benefit upon a covered person's first inpatient hospital stay during a calendar year. Hospital confinement must be for at least 18 hours.

Additional Included benefits for hospital indemnity plans

Portability	Coverage can be continued if they leave their Employer, as long as master contract remains in force. Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25. Employee must be less than 70, not totally disabled and Master Policy is active.
Waiver of Premium	Waives an Employee's premium if he or she becomes totally disabled for at least 90 days after the effective date of coverage limited to 12 consecutive months per disability. Issue ages 18-55

Note: Pre-Existing condition and 300-day maternity waiting period waived.

IMPORTANT NOTICE: The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage" and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act. This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.



Definitions

HOSPITAL INDEMNITY BENEFIT: If a covered person is confined as an inpatient in a hospital, pays a daily benefit. Hospital confinement must be for at least 18 hours. Max 90 days.

WAIVER OF PREMIUM: Maximum waiver of premium benefit is limited to a total of 12 consecutive months per disability. This waives a Member's premium if he or she becomes totally disabled for at least 90 days after the effective date of coverage. There is no lifetime maximum. Issue age 18-55.

PRE-EXISTING CONDITION LIMITATION: If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to the policy effective date, no benefits will be paid for the first 12 months of the policy effective date. Refer to the certificate of coverage for specific pre-existing limitations. New York issue age 64 is 6/6, all other ages are 6/12. This has been waived for this offer.

LIMITED PORTABILITY: Members are able to continue their coverage if they leave their Union, as long as master contract remains in force. Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25. Coverage is portable assuming the following parameters are met: Member is less than 70, Insured is not totally disabled, and the Master Policy issued to the Union is active.

FIRST HOSPITAL ADMISSION BENEFIT: If a covered person is confined as an inpatient in a hospital for the first time during a calendar year, pays a one-time lump sum per year. Hospital confinement must be for at least 18 hours as an inpatient.