

EMPLOYEE CHOICE Hospital Indemnity Plan

with HealthCare Advocacy powered by  CareGuide
ADVOCATES

Hospital Indemnity supplemental benefit provides additional coverage for admission and confinement in a hospital facility. Hospital Indemnity will pay a flat benefit as shown in the schedule upon an in-patient stay for a covered injury or sickness. Benefits are paid directly to the primary member and can be used however they choose.

Any loss not stated in the benefit information provision is not covered. Any doctor or hospital can be used but services must be received in the United States or its territories. Both individual and family coverages are available and no medical exam or underwriting is required. Dependent children are covered from birth to 26 years old. Spouse includes common law marriage partner, domestic partner or civil union partner if legally recognized in the governing jurisdiction. No deductibles or coinsurance apply to this benefit.

If another employer sponsored hospital indemnity plan was in place prior to this effective date, then pre-existing conditions and waiting period restrictions may be reduced in proportion to the previous policy.

OPTION I

Hospital / ICU Admission Benefit Amount	\$1,000 per admission to a max of 1 admission per year per member, max of 3 admissions per year per covered family
Hospital / ICU Confinement Benefit Amount	\$100 per day to a max of 30 days per year per member. Confinement and Daily Observation Benefits are combined with a maximum limit of 30 days.
Daily Observation Benefit	\$100 per day to a max of 30 days per year per member. Insured must be kept in observation for a minimum of 24 hours for the benefit to be paid. Daily Observation and Confinement Benefits are combined with a maximum limit of 30 days.
Treatments Covered	Sickness and injury
Treatment of Pregnancy	Hospital admission and confinement not payable for pregnancy within first 9 months of coverage
Pre-Existing Conditions Period	12 Months
Benefit Eligibility for Pre-Existing Conditions	12 Months after effective date
Benefit Termination Age	On the date the member turns 70
Benefit Coverage Amount	100% of Benefit Amount up to age 65, 50% of Benefit Amount ages 65-70

OPTION II

Hospital / ICU Admission Benefit Amount	\$2,000 per admission to a max of 1 admission per year per member, max of 3 admissions per year per covered family
Hospital / ICU Confinement Benefit Amount	\$200 per day to a max of 30 days per year per member Confinement and Daily Observation Benefits are combined with a maximum limit of 30 days.
Daily Observation Benefit	\$200 per day to a max of 30 days per year per member. Insured must be kept in observation for a minimum of 24 hours for the benefit to be paid. Daily Observation and Confinement Benefits are combined with a maximum limit of 30 days.
Treatments Covered	Sickness and injury
Treatment of Pregnancy	Hospital admission and confinement not payable for pregnancy within first 9 months of coverage
Pre-Existing Conditions Period	12 Months
Benefit Eligibility for Pre-Existing Conditions	12 Months after effective date
Benefit Termination Age	On the date the member turns 70
Benefit Coverage Amount	100% of Benefit Amount up to age 65, 50% of Benefit Amount ages 65-70

LIMITATIONS & EXCLUSIONS

The Employee Choice Hospital Indemnity Plan does not provide benefits for the following

IMPORTANT: This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance. Looking for comprehensive health insurance? Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer. Questions about this policy? For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

The plan does not provide benefits for:

- Claims for benefits received after the timely filing period of 12 months after initial treatment.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state of jurisdiction in which the injury occurs.
- Loss resulting from being under the influence of drugs or narcotics unless administered on the advice of a Physician.
- Any act of war or participation in a riot, insurrection or rebellion.
- Elective surgery.
- Surgery to correct vision or hearing, unless a result of a covered Injury, medically necessary surgery for glaucoma, cataracts or other sickness or injury.
- Dental care, dental x-rays, or dental treatment.
- Gastric or intestinal bypass services including lap banding, gastric stapling, and other similar procedures to facilitate weight loss; the reversal, or revision of such procedures; or services required for the treatment of complications from such procedures.
- Rest cures or custodial care, or treatment of sleep disorders.
- Cosmetic surgery. This exclusion does not apply to reconstructive surgery:
 - on an injured part of the body following infection or disease of the involved part;
 - of a congenital disease or anomaly of a covered dependent newborn or adopted infant; or
 - on a non-diseased breast to restore and achieve symmetry between two breasts following a Mastectomy.
- Care or treatment for mental, nervous or substance abuse related disorders (unless otherwise stated).
- Surgery and treatment, procedures, products or services that are experimental or investigative.
- Driving in any organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway or waterway.
- Hospital Confinement and/or Hospital Admission due to any covered person's giving birth or complications of pregnancy within the first 9 months after the Covered Person's effective date under this plan as a result of a normal pregnancy, including cesarean section.
- Any covered dependant child giving birth or complications of pregnancy.
- Treatment of a covered dependent child's children.
- Sickness or Injury sustained while on active duty in the armed forces of any country. This does not include Reserve or National Guard duty for training.
- Injury or illness covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law.

DID YOU KNOW?

- Number of emergency department visits resulting in admission to critical care unit: 2.3 million
- Total Hospital Admissions of Patients with Confirmed COVID-19 in the United States from Aug 1, 2020 - Jun 27, 2022: 4,865,805
- 1 in 15 adults experienced a mental illness and substance abuse disorder in 2020.
- Mood disorders are the most common cause of hospitalization for all people in the U.S. under age 45 (after excluding hospitalization relating to pregnancy and birth)

Content source: CDC/National Center for Health Statistics, National Alliance on Mental Illness