

Designed Especially for:
City of Helotes



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?

		Option 1	Option 2
Hospital Indemnity	Pays a benefit per day for each day that a covered person is confined to a hospital up to 30 days per confinement. Hospital confinement must be for at least 18 hours.	\$100	\$200
First Admission Hospital	Pays a benefit upon a covered person's first inpatient hospital stay during a calendar year. Hospital confinement must be for at least 18 hours.	\$1,000	\$2,000
Intensive Care Unit	Pays a daily benefit when confined to an intensive care unit. Max 30 days Hospital confinement must be for at least 18 hours as an inpatient.	\$200	\$400
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	Included	

Additional Included Benefits and Features

Wellness Screening	Pays a \$50 cash benefit when a member has one or more of the 21 covered screening tests. This screening benefit is payable once per covered person per calendar year.
Pre-Existing Condition Limitation	This has been waived.
Maternity Waiting Period	This has been waived.

Policy: M-8019 | Well-Being Benefit: M-1775

Underwritten by ManhattanLife Insurance and Annuity Company

COHS-HI_0925

www.manhattanlife.com

Contingencies

- Issue Age: Employee 18-90, Spouse 18-90 and Child(ren) under age 26.
- Employee is benefit eligible, actively at work full-time working at least 20 hours per week.
- All applicants must be enrolled in a group health insurance plan to be eligible for benefits.
- Termination Age: Employee age 91 unless actively at work, then on last day of active employment. Spouse terminates age 91 and Child age 26 or when Employee terminates, whichever is earlier.
- Please refer to certificate/policy for full benefit and limitation information.

Monthly (12) Premium

Benefit	Employee	Employee & Spouse	Employee & Child(ren)	Family
Option 1	\$10.52	\$19.62	\$15.76	\$24.86
Option 2	\$20.20	\$37.64	\$30.26	\$47.69

Note: Final implementation rate may vary slightly due to rounding

Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at Disclosure.ManhattanLife.com. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

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