Don't let the cost of a hospital stay derail your recovery

New York Life Group Benefit Solutions Hospital Indemnity insurance

Worried about surprise medical bills after a hospital stay? Hospital indemnity insurance can help. It pays you a fixed cash benefit directly if you're admitted to the hospital, regardless of your other health insurance coverage. It can be used for out-of-pocket expenses or anything you need during your recovery.

Who is eligible for hospital indemnity insurance?

All active, Full-Time and Part-Time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

What are some of the covered hospital services under this plan?

	Standard	
Coverage Tier	Employee Employee + Spouse Employee + Child(ren) Employee + Family	$29.08 $53.56 $52.00 $82.06
Admission benefits - up to2x per Calendar Year		
Hospital admission benefit	$1,500	
Intensive Care Unit (ICU) admission benefit	$3,000	
Confinement benefits		
Daily inpatient hospital confinement benefit - up to 30 days	$300	
Newborn/healthy baby confinement benefit - up to 3 days	$200	
Intensive Care Unit (ICU) confinement benefit up to 15 days	$600	
Short stay/observation unit - up to 3 days	$500	

What other benefits are offered as part of my coverage?
Your hospital indemnity insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

- **Take your hospital indemnity coverage with you if you leave your job (also known as "Portability")[1]**
  If your employment is terminated, you can continue your hospital indemnity insurance, and hospital indemnity insurance for your insured spouse and dependent children, on a direct-bill basis.

Contact Human Resources Department to review the hospital indemnity insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

[1] Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate.

Hospital Indemnity Insurance is a limited benefit policy. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. New York Life Group Benefit Solutions' Hospital Indemnity Insurance is underwritten by New York Life Insurance and Annuity Corporation, a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Hospital Indemnity: GBS-HI-1000.00.

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