

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.	\$150	\$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. Benefit is not payable if ICU First Admission benefit is paid out.	\$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.	\$150	\$200
ICU First Hospital Admission Benefit	If a covered person is confined as an inpatient in a hospital ICU 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. Benefit is not payable if First Hospital Admission benefit is paid out	\$1,000	\$2,000
Observation Benefit	Pays daily benefit for services rendered to a Covered Person in an Observation Unit or Treatment Room as the result of an Illness or Injury. If the Covered Person has an Injury, the initial day of observation must begin within 24 hours after the Accident. If the period of observation leads to Hospital confinement the Observation Unit/Treatment Room Benefit will not be paid. The applicable Hospital Daily Room and Board Benefit and First Hospital Admission Benefit will be payable. If the Covered Person's period of observation lasts more than 20 hours in a row, then the applicable Hospital Daily Room and Board Benefit and First Hospital Admission Benefit will be payable. The Observation Unit/Treatment Room Benefit will not be paid. Max one day.	\$150	\$200
Daily Newborn Nursery	If after delivery, the newborn is confined in the Hospital for routine post-natal care, We will pay the Newborn Routine Care Benefit shown on the Schedule of Benefits. The benefit is payable once for the duration of the newborn's stay. The Hospital Daily Room and Board Benefit and First Hospital Admission Benefit is not payable for the newborn. There is a waiting period for benefits for newborns. The newborn must have been born at least 9 months after the effective date of coverage for this benefit to be payable. If after delivery, the newborn receives care in the ICU, then the applicable Intensive Care Daily Room and Board Benefit and First Hospital Admission Benefit is/are payable. The Newborn Routine Care Benefit is not payable. Max 1 day.	\$100	\$200
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	

Policy: M-8029 TX

Underwritten by ManhattanLife Insurance and Annuity Company

WOISD-HI_0825

www.manhattanlife.com

Additional Included Benefits and Features

Maternity Waiting Period	This has been waived.
Pre-Existing Condition Limitation	This has been waived.
Limited Portability	Employees are able to continue their coverage 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. Coverage is portable assuming the following parameters are met: Employee is less than 70, Insured is not totally disabled, and the Master Policy issued to the Employer is active.

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	\$18.60	\$35.67	\$28.23	\$45.30
Option 2	\$33.14	\$63.55	\$50.29	\$80.69

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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