

Hospital Indemnity



Provides cash benefits when you or your family are hospitalized

A Hospital Indemnity Plan:

- Can help reduce the financial strain of the high out-of-pocket expenses associated with hospital stays.
- Benefits are paid directly to you, in addition to any other insurance coverage you may have.
- Can cover you, your spouse and your children.

Did You Know?

The national average length of a hospital stay is 4.5 days.

– Source: “Decreasing the Patient Length of Stay (LOS) to Lower HAIs Centrak.” Centrak, Web

Your Offer:

Guarantee Issue Coverage

Hospital Indemnity Benefit - If a covered person is confined as an inpatient in a hospital, pays a daily benefit of \$200 for up to 30 days.

Intensive Care/Cardiac Care/Burn Unit - Pays a daily benefit of \$200 for up to 30 days when confined to an intensive care unit.

Waives Premium - Waives premium if you become totally disabled for at least 90 consecutive days after the effective date of coverage.

First Hospitalization Admission Benefit - If confined as an inpatient in a hospital for the first time during a calendar year, pays a one-time lump sum payment of \$1,500.

Wellness Screening - Pays a cash benefit of \$50 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.

PLAN HIGHLIGHTS

- ✦ Pays in addition to any other insurance.
- ✦ Guarantee to Issue.
- ✦ Pre-existing conditions waived.
- ✦ Childbirth and complications of pregnancy covered

MONTHLY RATES

Employee	\$ 35.48
Employee & Spouse	\$ 67.28
Employee & Child(ren)	\$ 53.54
Family	\$ 85.35

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.

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

Underwritten by ManhattanLife Insurance and Annuity Company

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