



HOSPITAL INDEMNITY INSURANCE

This policy is purchased to be used as an ancillary product in conjunction with other medical insurance, providing added benefits upon the member's admittance to the hospital.



Lump sum payments including daily benefits.



Best practice is to enroll prior to medication start date.



Wide variety of plan offerings with many different benefit options.



Offerings include no network restrictions.



All benefits paid directly to the member.



HOSPITAL INDEMNITY



CARRIER POLICY OPTIONS:	UNITED HEALTH CARE CHOICE SELECT PREFERRED PREMIER	INDEPENDENCE HOSPITAL INSURANCE HOSPITAL INSURANCE HOSPITAL INSURANCE PLUS		NATIONAL GENERAL HOSPITAL EXPENSE PROTECTIONS
MONTHLY PREMIUM RANGES:	\$90-\$300	\$25-\$100	\$80-\$250	\$28-\$64
HOSPITAL BENEFITS:	Daily Hospital Benefit: \$1K-\$5K/day	Lump Sum: \$3K-\$6K and Daily Hospital Benefit of \$100/day up to 31 days OR Daily Hospital Benefit \$100 up to 31 days	Lump Sum: \$1K-\$2K Outpatient Lump Sum: \$2K-\$4K Daily Hospital Benefit: \$2K-\$4K	Lump Sum: \$1,500-\$3K Daily Hospital Benefit: \$150/day
ADDITIONAL BENEFITS:	Additional Medical benefits for Dr visits and exams after 30 day waiting period	Outpatient Diagnostic Test, Outpatient Advanced Imaging, Preventive Care (waiting periods apply)	Preventative Care, Inpatient Hospital Services, Outpatient Services, and Emergency Services included - see brochure for full listing	Dr visits, X-ray and Lab Benefits with enhanced option
EXCLUSIONS:	Pre-existing conditions prior to enrollment	Routine pregnancy care Pre-existing conditions	Routine pregnancy care Pre-existing conditions	Routine pregnancy care Pre-existing conditions
AVAILABLE IN ALL U.S. STATES WITH THE EXCEPTION OF:	CA, CT, GA, ID, IN, KS, MA, MT, ND, NH, NJ, NM, NY, OR, SD, UT, VA, VT, WA, WI, WV, WY	CA, CO, CT, IA, ID, KS, MA, NE, NJ, NM, NY, OH, OR, VA, VT, WA, WI	CA, CO, CT, IA, ID, KS, MA, NE, NJ, NM, NY, OH, OR, VA, VT, WA, WI	AK, CA, CO, CT, DE, HI, IA, KS, KY, MA, MD, ME, MN, MT, ND, NE, NH, NJ, NY, OR, SD, UT, VT, WA

CANCELLATION PROVISIONS: MEMBER CAN CANCEL AT ANYTIME VIA WRITTEN REQUEST. POLICY WILL CANCEL DUE TO NONPAYMENT AFTER 30 DAYS.

All policies are medically underwritten. Some applications can be denied due to pre-existing medical conditions. Enrollment suggested before medication start date.

