



Hospital Insurance

can pay benefits that help you with the costs of a covered hospital visit.

How does it work?

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

What's included?

- \$1,000 for each covered hospital admission - once per year
- \$100 for each day of your covered hospital stay, up to 60 days - once per year
- \$200 for each day you spend in intensive care, up to 15 days - once per year

Why is this coverage so valuable?

- You get affordable rates when you buy this coverage at work.
- The cost is conveniently deducted from your paycheck.
- The benefits in this plan are compatible with a Health Savings Account (HSA).
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions. You'll be billed directly.



This plan has a pre-existing condition limitation. See the disclosures for more information.

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Who can get coverage?

You	If you're actively at work
Your spouse	ages 17 to 64
Your children	Dependent children until their 26th birthday, regardless of marital or student status

Employees must be legally authorized to work in the United States and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

How much does it cost?

Hospital Insurance semi-monthly rates				
Age	Employee	Employee and spouse	Employee and child	Employee spouse and child
17-49	\$7.14	\$14.35	\$10.76	\$17.96
50-59	\$9.39	\$19.39	\$13.00	\$23.01
60-64	\$13.18	\$27.30	\$16.80	\$30.91
65+	\$19.90	\$41.36	\$23.52	\$44.97

For illustrative purposes only. Actual cost may vary. Family coverage options assume employee and spouse are in the same age band. If employee and spouse are in different age bands, the final semi-monthly premium amounts will be different.

Coverage becomes effective on the first day of the month in which payroll deductions begin.

