Hospital Indemnity Insurance

UnitedHealthcare®

The cost of a hospital stay can be financially difficult if money is tight, and you're not prepared. Having the right coverage in place before you experience an unexpected sickness or injury can help eliminate the stress of financial concerns and provide support when needed most. See page 18 for instructions on how to file a claim.

BENEFIT NAME	HOSPITAL INDEMNITY PROTECTION PLAN (HIPP) CLASS 1 – VOLUNTARY PRIMARY	
Eligibility	All Active Full Time Employees working a minimum of 30 hours per week	
PLAN PROVISIONS		
Pre-existing Conditions Exclusion	Waived	
Portability	Included; must be ported before age 70 and ported coverage terms at age 75.	
Maternity	Included without a waiting period	
PLAN BENEFITS	Option A	Option B
Hospital Admission Payable for Injury or sickness, on the day of admission *(up to 2 times per plan year)*	$500	$1,000
Hospital Confinement Payable once per day of confinement for an injury or sickness, beginning on day 2 *(up to 29 Days per plan year)*	$100	$150
ICU Confinement Payable once per day of confinement for an injury or sickness, beginning on day 2 *(up to 29 Days per plan year)* Payable in addition to Hospital Confinement	$100	$150
ICU Admission Payable for Injury or sickness, on the day of admission *(up to 2 times per plan year)* Payable in addition to Hospital Admission	$500	$1,000

HOSPITAL INDEMNITY INSURANCE BI-WEEKLY RATES *(24 of 26 pay periods)*		
	Option A	Option B
Employee	$4.25	$7.62
Employee & Spouse	$8.68	$15.67
Employee & Children	$6.59	$11.75
Family	$11.59	$20.79

