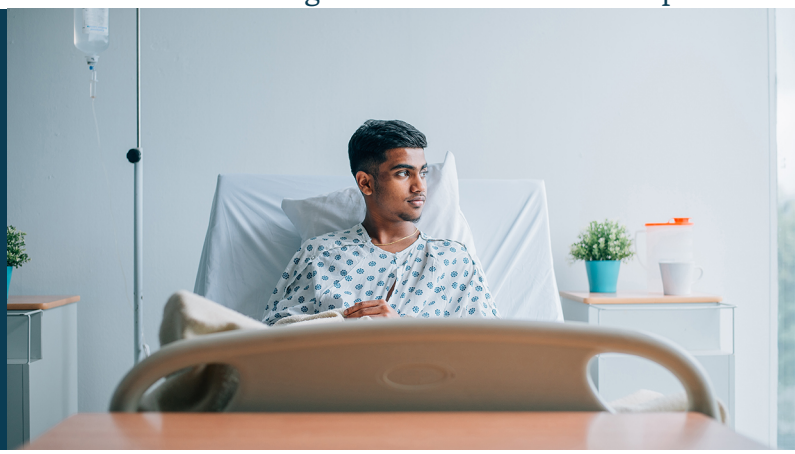
Don't let the cost of a hospital stay derail your recovery

New York Life Group Benefit Solutions Hospital Indemnity insurance



Worried about surprise medical bills after a hospital stay? Hospital indemnity insurance can help. It pays you a fixed cash benefit directly if you're admitted to the hospital, regardless of your other health insurance coverage. It can be used for out-of-pocket expenses or anything you need during your recovery.

Who is eligible for hospital indemnity insurance?
All active, Full-Time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

What are some of the covered hospital services under this plan?

	Standard
Coverage Tier	Employee Employee + Spouse Employee + Child Employee + Family
Admission Benefits	
Hospital admission benefit	$1,000
Intensive Care Unit (ICU) admission benefit included for confinement to a NICU due to birth	$2,000
Confinement benefits	
Daily Inpatient Hospital Confinement Benefit	$100
Intensive Care Unit (ICU) confinement benefit	$200
Rehabilitation facility confinement	$200
Short stay/Observation Unit	$25

Health screening benefits
Our health screening benefit provides a payment if you, your covered spouse and your covered child(ren) complete a health screening test. This benefit pays $50 per screening.[1]

What other benefits are offered as part of my coverage?
Your hospital indemnity insurance may include access to benefits that can help in certain scenarios, available on your first day of coverage.

> **Take your hospital indemnity coverage with you if you leave your job (also known as "Portability")**[2]
If your employment is terminated, you can continue your hospital indemnity insurance, and hospital indemnity insurance for your insured spouse and dependent children, on a direct-bill basis.

> **Support for your health care questions.**
Through our Health Care Support program, you'll have access to trained advocates and registered nurses to help you effectively navigate your health care plan and provide support for your questions and concerns.[3]

Contact your Benefits Team to review the hospital indemnity insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

[1] The benefit is only payable once per day even if multiple Health Screenings are provided in a single day.

[2] Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate.

[3] These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. This service is provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. Not available for individuals who reside in Washington.

Hospital Indemnity Insurance is a limited benefit policy. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. This product is issued by New York Life Insurance and Annuity Corporation (NYLIAC), a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Hospital Indemnity: GBS-HI-1000.00

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