

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 and Part-Time Employees of the Employer regularly working a minimum of 20 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/Domestic Partner* Employee + Child(ren) Employee + Family*
Admission benefits	
Hospital admission benefit	\$1,000
Intensive Care Unit (ICU) admission benefit	\$2,000
Confinement benefits	
Daily inpatient hospital confinement benefit	\$100
Intensive Care Unit (ICU) confinement benefit	\$200



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”)¹**

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.

Review the hospital indemnity insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

*Domestic partner is defined in the group policy. For purposes of this brochure, wherever the term spouse appears, it shall also include domestic partner registered under any state which legally recognizes domestic partnerships or civil unions. Additional information is available from your benefit services representative.

¹ Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate.

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. New York Life Group Benefit Solutions' Hospital Indemnity Insurance is underwritten by New York Life Insurance and Annuity Corporation, 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.

New York Life Insurance Company

51 Madison Avenue, New York, NY 10010

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Valon Technologies, Inc. SR 69248004-157606324