

# NJ PBA 105

## Hospital Indemnity

### SUMMARY OF BENEFITS



Hospital Indemnity pays your employees a cash benefit when they're hospitalized. They can use the cash benefits however they want – to help pay medical bills or everyday living expenses such as housing, car payments, utility bills, childcare, groceries, and credit card bills.

<b>Product Base</b>	Group
<b>Coverage Type</b>	Provides expense reimbursement for hospital confinement up to the policy maximum. Coverage is available to the insured, spouse, and the children.
<b>BENEFITS &amp; FEATURES</b>	
<b>Hospital Indemnity</b>	If a covered person is confined as an inpatient in a hospital, a \$100 per day benefit is paid for a maximum of 31 days per confinement.
<b>First Admission</b>	\$1,000 lump sum benefit paid one time per year. Hospital confinement must be for at least 18 hours as an inpatient.
<b>Intensive Care Unit (ICU)/ Cardiac Care Unit (CCU)/ Burn Unit</b>	Pays one time the selected hospital indemnity benefit when a covered person is confined to an intensive care unit, cardiac care unit, or burn unit; maximum of 30 days per calendar year.
<b>PLAN PROVISIONS</b>	
<b>Pre-existing conditions</b>	12 Month Waiting Period
<b>Eligibility</b>	<ul style="list-style-type: none"><li>• Employee issue ages 18-90</li><li>• Full-time, benefit eligible employees, actively at work and working at least 20 hours per week</li><li>• Spouse issue ages 18-90; ineligible if employee is denied</li><li>• Child issue ages 0-25; ineligible if employee is denied</li></ul>
<b>Termination age</b>	Age 91 unless actively at work, then on last day of active employment.