

## **Benefit Overview**

Medical Insurance covers many of the costs associated with a hospital stay & outpatient surgery, but you could still be left with significant out-of-pocket expenses

Benefits under this program include:

- \$1,000 for a covered hospital admission once per calendar year for a sickness or injury
- \$50 for each day of your covered hospital stay to a maximum of 15 days per calendar year
- \$100 for each day you spend in intensive care up to a maximum of 15 days per calendar year

## Why is coverage so valuable?

- The money is paid directly to you not to a hospital or care provider. The money can also help you pay out-of-pocket expenses your medical plan may not cover, such as coinsurance, co-pays, and deductibles.
- 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 when you leave the company or retire, without having to answer new health questions. You'll be billed directly.

