



# Hospital Indemnity Insurance



## Don't Let A Costly Hospital Stay Derail Your Financial Health



### What is it?

Unlike traditional health insurance which pays for medical bills directly, hospital indemnity insurance provides a cash benefit directly to you if you're hospitalized.

This cash can be used for anything you need, including:



Out of pocket health care expenses



Replacing lost income during your recovery



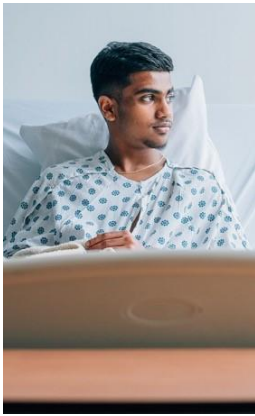
Everyday expenses like utilities, groceries, & childcare



<sup>1</sup>LIMRA, 2022 Insurance Barometer Study, April 2022.



# The Basics of Hospital Indemnity Insurance



## Why do you need it?

- A hospital stay can drain your savings. In 2023, the average cost of a hospital stay in the U.S. was nearly \$13,000.<sup>1</sup>
- You don't have to answer health questions or pass a medical exam to qualify for coverage.
- Portable: If you happen to leave your employer, you can take this coverage with you.\*



## How Your Coverage Works:

1. If you or a covered loved one is admitted to the hospital, your coverage will pay you a benefit for being admitted plus a set amount for every day you're there.
2. You may also receive payments for covered treatment and procedures, like x-rays, surgery, or follow-up visits. It's that easy.



\* Portability is referred to as Continuation due to loss of Eligibility in some states. Refer to your certificate for more details after enrolling.



[Click to view Hospital Indemnity Insurance video](#)

## Your Hospital Indemnity Coverage

**Class Description:** 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 coverage tiers are available:**

Employee, Employee + Spouse/Domestic Partner, Employee+ Child(ren), Employee + Family

### **What are some of the covered hospitalizations under this plan?**

Hospital admission benefit, Confinement Benefit, Daily Inpatient Hospital Confinement, Intensive Care Unit (ICU), Rehabilitation Facility Confinement, and Short Stay/Observation Unit and Newborn/Healthy Baby Confinement.







# Health Screening Benefits

## Health screening benefits

Our health screening benefit provides additional payments for taking care of your health.

<b>Health screening benefit</b> Provides a payment if you, your covered spouse, and covered dependent child(ren) complete a health screening test.	\$50 per screening, limited to 1 per calendar year <sup>1</sup>





# 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
<b>Coverage Tier</b>	Employee Employee + Spouse/Domestic Partner* Employee + Child(ren) Employee + Family*
<b>Admission benefits</b>	
<b>Hospital admission benefit</b>	\$1,000
<b>Confinement benefits</b>	
<b>Daily inpatient hospital confinement benefit</b>	\$100
<b>Newborn/healthy baby confinement benefit</b>	\$100
<b>Intensive Care Unit (ICU) confinement benefit</b>	\$200
<b>Rehabilitation facility confinement</b>	\$50
<b>Short stay/observation unit</b>	\$100





## Health screening benefits

Our health screening benefit provides additional payments for taking care of your health.

### Plan 1

#### Health screening benefit

\$50 per screening, limited to 1 per calendar year<sup>1</sup>

Provides a payment if a health screening test is completed.

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## 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”)<sup>2</sup>

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.

Contact 203-367-4070 to review the hospital indemnity insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.

Or for more information, visit [www.orthodoxhealthplans.com](http://www.orthodoxhealthplans.com).



\*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.

<sup>1</sup> The benefit is only payable once per day even if multiple Health Screenings are provided in a single day.

<sup>2</sup> 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](#)

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