

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 who are regularly working in the United States a minimum of 30 hours per week and regularly residing in the United States and who are United States citizens or permanent resident aliens and their Spouse and Dependent Children who are United States citizens or permanent resident aliens and who are residing in the United States.

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

Plan 1 Benefit Amounts	
Coverage Tier	Employee Employee + Spouse Employee + Child(ren) Employee + Family
Admission benefits	
Hospital admission benefit	\$1,200
Intensive Care Unit (ICU) admission benefit	\$2,400
Confinement benefits	
Daily inpatient hospital confinement benefit	\$200
Newborn/healthy baby confinement benefit	\$200
Intensive Care Unit (ICU) confinement benefit	\$400
Intensive Care Unit (ICU) step-down confinement benefit	\$300
Rehabilitation facility confinement	\$100
Short stay/observation unit	\$200

Health screening benefits

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

Plan 1 Benefit Amounts

Health screening benefit Provides a payment if a health screening test is completed.	\$75 per screening, limited to 1 per calendar year ¹
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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.

- › **No premium payments in certain situations (also known as “Waiver of Premium”)**
If you are unable to work due to a disability prior to age 60, and you have been unable to work for 9 months, we will waive the premium for hospital indemnity insurance for you while you are unable to work due to a covered loss for up to 60 months.
- › **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 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

Review the hospital indemnity insurance benefits summary and policy documents to learn more about plan details, exclusions, and limitations.
Or for more information, visit <https://www.newyorklife.com/group-benefit-solution>.

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. 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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