

## Plan Highlights

# Voluntary Hospital Indemnity Insurance



## Augusta Health Care

### COVERAGE

Voluntary hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

### ELIGIBILITY

**Employees:** All eligible employees

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:

- the Insured's lawful spouse or domestic partner; and
- the Insured's children from birth to 26 years, including natural children, legally adopted children, children who are dependent on the eligible employee during the waiting period before adoption, stepchildren, and foster children. Foster children must be in the custody of the eligible employee to be considered a Dependent; and an eligible employee's child(ren) beyond the limiting age who is incapable of self-sustaining employment by reason of intellectual disability or physical handicap and who is chiefly dependent on the eligible employee for support and maintenance.
- A person may not have coverage as both an Employee and Dependent.

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

### BENEFITS

#### Hospital Room & Board Benefits

Room & Board Benefit per Day (180 Daily Benefits per Coverage Year)*	\$175
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#### Hospital Critical Care Unit Benefits (Paid in addition to Room & Board Benefit)

Critical Care Unit Benefits per Day (30 Daily Benefits per Coverage Year)	\$175
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#### Hospital Admission Benefit

One Daily Benefit per Coverage Year	\$1,100
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#### Non-Insurance Services

On-Call Travel Assistance	Included
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*\*In no event will the Daily Benefits exceed 180 daily benefits per Coverage Year.*