

Plan Highlights

Voluntary Group Hospital Indemnity Insurance



Mastronardi Produce

COVERAGE

Voluntary group 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

Each Active Full-Time Employee working 20 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- ▶ Your legal spouse or domestic partner. Spouse must be under age 70 at date of application.
- ▶ Your dependent children from birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.

FEATURES

- ▶ Guaranteed issue; no medical questions
- ▶ No pre-existing conditions exclusions
- ▶ Mental & Nervous and Substance Abuse treated same as any other hospital admission
- ▶ No deductibles
- ▶ Eligible for continuation of coverage
- ▶ HIPAA privacy compliant

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFITS

Hospital Room & Board Benefits

Room & Board Benefit per Day (30 Daily Benefits per Coverage Year)*	\$200
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Hospital Critical Care Unit Benefits

Critical Care Unit Benefits per Day (30 Daily Benefits per Coverage Year)	\$400
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Hospital Admission Benefit

One Daily Benefit per Coverage Year	\$2,000
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Hospital Critical Care Admission Benefit

One Daily Benefit per Coverage Year	\$2,000
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Wellness Care**

One Daily Benefit per Coverage Year	\$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 30 daily benefits per Coverage Year.*

***Wellness Care means medical examinations and procedures that are preventive in nature and not for the treatment of Injury or Sickness.*

BI-WEEKLY PREMIUM

Coverage	Premium
Employee	\$ 13.38
Employee & Spouse	\$ 29.03
Employee & Child(ren)	\$ 20.76
Employee & Family	\$ 37.97