



**BENEFIT
ARCHITECTS**



**PRESIDENTIAL LIFE
INSURANCE**



HOSPITAL INDEMNITY

Get Paid When You Are Admitted

MORE INFO:
Benefitarchitects.com

CALL US:
(800) 733-7236



Reduce Your Risk with A Financial Safety Net

Hospital stays can put added stress on anyone – from a health and financial point of view. Medical bills, in fact, are the largest cause of people filing for bankruptcy. One hospital stay could quickly use up an entire deductible and out-of-pocket maximum on your health insurance plan.



Benefits Overview:

HOSPITAL ADMISSION BENEFIT (once per covered sickness or accident per calendar year for each insured) \$1,000

HOSPITAL CONFINEMENT per day (maximum of 31 days per confinement for each covered sickness or accident) \$150

HOSPITAL INTENSIVE CARE per day (maximum of 10 days per confinement for each covered sickness or accident) \$150

INTERMEDIATE INTENSIVE CARE STEP-DOWN UNIT per day (maximum of 10 days per confinement for each covered sickness or accident for each insured) \$75

Treatment Benefits:

OUTPATIENT DOCTOR'S OFFICE VISIT (maximum of 6 visits per calendar year for each insured) We will pay the amount shown for each day that an insured visits a doctor's office: \$75

TELEMEDICINE SERVICES (maximum of 6 per calendar year for each insured) \$15

CHIROPRACTOR VISIT (maximum of 4 visits per calendar year for each insured) \$20

MAJOR DIAGNOSTIC EXAMS (once per covered sickness or accident per calendar year) \$150

OUT OF HOSPITAL PRESCRIPTION DRUG (maximum of \$100 per calendar year for each insured) \$20

HOSPITAL EMERGENCY ROOM VISIT (maximum of 5 visits per calendar year for each insured) \$100

EMERGENCY ROOM OBSERVATION (1 visit for each covered sickness or accident per calendar year, maximum of 5 total visits per calendar year for each insured) \$50 Minimum 4 hours \$100 More than 24 hours

REHABILITATION FACILITY per day (maximum of 15 days per confinement, no more than 30 days total per calendar year for each insured) \$75



Inpatient & Outpatient Surgical Benefits:

INPATIENT SURGERY AND ANESTHESIA (performed in hospital or ambulatory surgical center) \$500

OUTPATIENT SURGERY AND ANESTHESIA (performed in hospital or ambulatory surgical center) \$250

FACILITIES FEE FOR OUTPATIENT SURGERY (performed in hospital or ambulatory surgical center) \$75

OUTPATIENT SURGERY AND ANESTHESIA (performed in a doctor's office, urgent care facility or emergency room; maximum of 4 procedures per calendar year for each insured) \$50

Exclusions and Limitations

The exclusions shown below are applicable to the benefits in this form only.

We will not pay for loss due to:

- War – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the Insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism.
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally.
- Racing – riding in or driving any motor-driven vehicle in a race, stunt show or speed test in a professional or semiprofessional capacity.
- Illegal Occupation – voluntarily participating in, committing, or attempting to commit a felony or illegal act or activity, or voluntarily working at, or being engaged in, an illegal occupation or job.
- Sports – participating in any organized sport in a professional or semi-professional capacity for pay or profit.
- Custodial Care – non-medical care that helps individuals with the basic tasks of everyday life, the preparation of special diets, and the self-administration of medication which does not require the constant attention of medical personnel.
- Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including any resulting complications.
- Services performed by a Family Member.
- Services related to sex or gender change, sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation.
- Elective Abortion – an abortion for any reason other than to preserve the life of the person upon whom the abortion is performed.
- Dental Services or Treatment.
- Cosmetic surgery, except when due to:
- Reconstructive surgery, when the service is related to or follows surgery resulting from a Covered Accidental Injury or a Covered Sickness, or is related to or results from a congenital disease or anomaly of a covered dependent child.
- Congenital defects in newborns.
- Mental or emotional disorders without demonstrable organic disease.
- A service or a supply furnished by or on behalf of any government agency unless payment of the charge is required in the absence of insurance.

Pregnancy Limitation

Within the first nine months of the Effective Date of coverage, we will not pay benefits for a loss or injury that is caused by, or occurs as a result of, the Insured's pregnancy or childbirth. Loss or injury due to Complications of Pregnancy (see definition below) will be covered to the same extent as a Covered Sickness.

After this coverage has been in force for nine months from the Effective Date of coverage, benefits for a loss or injury that is caused by, or occurs as a result of, the Insured's pregnancy or childbirth will be payable.

Complications of Pregnancy refers to:

- Conditions requiring Treatment that takes place during or after a pregnancy. The diagnoses for this Treatment must be distinct from pregnancy but either adversely affected by pregnancy or caused by pregnancy. For a condition to be a Complication of Pregnancy, it must constitute a classifiably distinct pregnancy complication. Examples of such Complications of Pregnancy are:
- Acute nephritis,
- Nephrosis,
- Cardiac decompensation,
- Missed abortion,
- Disease of the vascular, hemopoietic, nervous, or endocrine systems,
- Hyperemesis gravidarum and pre-eclampsia requiring Hospital Confinement,
- Ectopic pregnancy that is terminated,
- Spontaneous termination of pregnancy that occurs during a period of gestation in which a viable birth is not possible, and Similar medical and surgical conditions of comparable severity.

Complications of Pregnancy do not include the following conditions:

- Multiple gestation pregnancy
- False labor
- Occasional spotting
- Morning sickness
- Cesarean delivery unrelated to a diagnosed Complication of Pregnancy
- Any other condition that may be associated with pregnancy but has not been diagnosed by a Doctor as a Complication of Pregnancy as defined in this Plan

**At Presidential Life, we're here to help protect you,
your family, and what really matters to you.**

With Presidential Life Accident Insurance, you receive benefits directly, allowing you to supplement any existing coverage seamlessly. Prepare for the unexpected and secure your peace of mind today.

Please visit Benefitarchitects.com or call us at (800) 733-7236