

# Group Hospital Indemnity Insurance

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Even a small trip to the hospital can have a major impact on your finances.

Here's a way to help make your visit a little more affordable.



**In California, coverage is underwritten by Continental  
American Life Insurance Company**

## BENEFITS OVERVIEW

	Benefit amount
<b>HOSPITAL ADMISSION BENEFIT</b> per confinement (once per covered sickness or accident per calendar year for each insured)	
Payable when an insured is admitted to a hospital and confined as an inpatient. We will not pay benefits for confinement to an observation unit, or for emergency room treatment or outpatient treatment. We will not pay benefits for admission of a newborn child following his birth; however, we will pay for a newborn's admission to a Hospital Intensive Care Unit if, following birth, he is confined as an inpatient as a result of a covered accidental injury or covered sickness (including congenital defects, birth abnormalities, and/or premature birth).	\$800
<b>HOSPITAL CONFINEMENT</b> per day (maximum of 15 days per confinement for each covered sickness or accident for each insured)	\$200
Payable for each day that an insured is confined to a hospital as an inpatient.	
<b>HOSPITAL INTENSIVE CARE BENEFIT</b> per day (maximum of 15 days per confinement for each covered sickness or accident for each insured)	Day 1 \$800 Day 2 to 15 \$200
Payable for each day when an insured is confined in a Hospital Intensive Care Unit. This benefit is payable in addition to the Hospital Confinement Benefit.	
If benefits are paid for confinement to a hospital, intensive care unit and/or intermediate intensive care step-down unit and the insured is confined again within 6 months due to the same or related condition, it will be treated as the same period of confinement.	
<b>MAMMOGRAPHY BENEFIT</b> (once per calendar year)	
We will pay the amount shown in the Benefit Schedule for mammography tests performed while an Insured's coverage is in force. This benefit is payable as follows:	
<ul style="list-style-type: none"> <li>• A baseline mammogram for women ages 35 – 39, inclusive;</li> <li>• A mammogram for women ages 40 – 49, inclusive, every two years or more frequently based on the recommendation of the Insured's Doctor/Qualified Medical Professional;</li> <li>• A mammogram every year for women ages 50 and over.</li> </ul>	\$100
This benefit is limited to the maximum shown in the Benefit Schedule. We will pay this benefit regardless of the results of the test. Residents of Massachusetts are not eligible for this benefit.	
<b>HEALTH SCREENING BENEFIT</b> (once per calendar year, per insured)	
Payable for health screening tests performed as the result of preventative care, including those ordered in connection with routine examinations. We will not pay this benefit for an insured if that insured already received a mammography benefit during a calendar year.	\$50
Residents of Massachusetts are not eligible for this benefit.	

**BENEFITS OVERVIEW****SUCCESSOR INSURED BENEFIT**

If spouse coverage is in force at the time of the member's death, the surviving spouse may elect to continue coverage, including any dependent child coverage in force at the time.

**TREATMENT BENEFITS**

(residents of Massachusetts are not eligible for these benefits.)

	Benefit amount
<b>HOSPITAL EMERGENCY ROOM VISIT</b> (maximum of 1 visits per calendar year, per covered sickness or accident, for each insured)	\$100

**SURGICAL BENEFITS**

(residents of Massachusetts are not eligible for these benefits.)

	Benefit amount
<b>OUTPATIENT SURGERY AND ANESTHESIA</b> Performed in hospital or ambulatory surgical center (per day, maximum of 1 procedure per calendar year, for each insured)	\$1
<b>INPATIENT SURGERY AND ANESTHESIA</b> (per day, performed in a hospital or ambulatory surgical center)	\$500

Biweekly Cost Employee \$9.54 Employee & Spouse \$18.06  
Employee & Children \$13.21 Family \$21.73

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## LIMITATIONS AND EXCLUSIONS

In order to receive benefits for accidental injuries due to a covered accident, an insured must be admitted within six months of the date of the covered accident.

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 or riot.
- 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 semi-professional capacity.
- Illegal Occupation – voluntarily participating in, committing, or attempting to commit a felony, or voluntarily working at, or being engaged in, an illegal occupation or job.
- Sports – participating in any organized sport in a professional capacity.
- Custodial Care – this is 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 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 when it is performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease.
  - Reconstructive surgery, when the service is related to or follows mastectomy or lymph node dissection. This includes surgery to restore and achieve symmetry for the patient incidental to a mastectomy.

## PRE-EXISTING CONDITION LIMITATION

Pre-existing Condition is a sickness or physical condition that existed within the 12-month period before the insured's effective date. For the condition to be considered pre-existing, it must have resulted in the insured's receiving advice, diagnosis, or treatment from a medical professional during this preceding time period. We will not pay benefits for any loss resulting from or affected by a pre-existing condition if the loss occurs within the 12-month period after the insured's effective date. We will not reduce or deny a claim for benefits for any loss that occurred more than 12 months after the insured's effective date on the grounds that it is caused by a Pre-Existing Condition.

## 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 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 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 the plan.

### **TERMS YOU NEED TO KNOW**

A hospital is not a nursing home; an extended care facility; a skilled nursing facility; a rest home or home for the aged; a rehabilitation facility; a facility for the treatment of alcoholism or drug addiction; an assisted living facility; or any facility not meeting the definition of a hospital as defined in the certificate. A hospital intensive care unit is not any of the following step-down units: a progressive care unit; a sub-acute intensive care unit; an intermediate care unit; a private monitored room; a surgical recovery room; an observation unit; or any facility not meeting the definition of a hospital intensive care unit as defined in the certificate.

### **YOU MAY CONTINUE YOUR COVERAGE**

Your coverage may be continued with certain stipulations. See certificate for details.

### **TERMINATION OF COVERAGE**

Your insurance may terminate when the plan is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force. See certificate for details.

### **NOTICES**

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

**Notice to Consumer:** The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

If you are a resident of New Mexico, you may not be eligible for this coverage. Please contact your union for more information.



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Continental American Insurance Company • Columbia, South Carolina

The certificate to which this sales material pertains may be written only in English; the certificate prevails if interpretation of this material varies.

Read your certificate carefully for exact terms and conditions. You're welcome to request a full copy of the plan certificate through your union or by reaching out to our Customer Service Center.

This brochure is subject to the terms, conditions, and limitations of Policy Series C80000.