

# Hospital Indemnity



Provides cash benefits when you or your family are hospitalized

## A Hospital Indemnity Plan:

- Can help reduce the financial strain of the high out-of-pocket expenses associated with hospital stays.
- Benefits are paid directly to you, in addition to any other insurance coverage you may have.
- Can cover you, your spouse and your children.

## Did You Know?

The national average length of a hospital stay is 4.5 days.

— Source: “Decreasing the Patient Length of Stay (LOS) to Lower HAIs Centrak.” Centrak, Web

## Benefits of your Hospital Indemnity plan:

- Can cover you, your spouse, and your children.
- Includes \$50 Wellness Benefit for all covered family members.
- You have the option of selecting one of the two levels indicated below:

## Your Offer:

### Guarantee Issue Coverage

**Hospital Indemnity Benefit** - \$100 per day (Option 1) or \$400 per day (Option 2)

**Waives premium** after primary insured has been totally disabled for 90 consecutive days

**First Hospitalization Admission Benefit** - \$1,500 (Option 1) or \$2,000 (Option 2)

**Intensive Care / Cardiac Care / Burn Unit** - \$100 (Option 1) or \$400 (Option 2)

**Pre-Existing Condition Limitation** - 3/12

**Maternity:** 300 Day Waiting Period

Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at [Disclosure.ManhattanLife.com](http://Disclosure.ManhattanLife.com). Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-8019 | Well-Being Benefit: M-1775

Underwritten by ManhattanLife Insurance and Annuity Company

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