

Hospital Plus



**James W.
“Jim” Yates**

The Mutual Benefit Association (MBA) Hospital Plus coverage provides cash when you need it most: when you’re confined to a hospital. Hospital Plus will provide you with up to \$100 per day in daily cash benefits. These benefits begin the first day of your hospital stay and last up to one full year. They are not subject to federal income tax.

Hospital Plus is not health insurance; it is a hospital-confinement policy. The benefits of Hospital Plus minimize the effects of non-medical expenses on a family’s budget and help close the gap between health insurance coverage and the cost of a hospital stay.

Hospital Plus does not cover time spent in a skilled nursing facility (SNF).

Hospital Plus is designed to help NALC members pay for things that major medical insurance does not cover; things that may have nothing to do with hospital services, such as:

- Private transportation to and from the hospital, including gasoline and parking
- Extra groceries and other supplies for visiting family members
- Meals while visiting the hospital
- Books, games and magazines
- Entertainment and domestic help

With Hospital Plus, you choose the amount of coverage needed based on your financial situation: either \$100, \$75, \$50 or \$30 per day. You can also insure your spouse and eligible children. A spouse’s coverage amount is the same as the member’s. Children’s coverage is 60 percent of the member’s coverage, so \$60, \$45, \$30 or \$18 per day. NALC members may choose to insure only themselves; themselves and their spouse; themselves and their children; or themselves and their spouse and children.

The Hospital Plus premium is based on the NALC covered member’s age when the policy is purchased. If you purchase the additional coverage for your spouse and/or children, the premium is still based on the member’s age at the time of purchase.

All of the member’s children are covered by the same premium, regardless of the size of the family. Covered children must be the insured’s unmarried legal children

who are under the age of 19 and living with the insured, or between 19 and 23 years of age and a full-time student.

There is no age limit for members to purchase Hospital Plus. There is no medical exam when purchasing this policy and you cannot be turned down for health reasons. As with all MBA policies, there is no open season. NALC members may purchase any MBA policies at any time.

Hospital Plus premiums start as low as just \$1.60 bi-weekly (one member, age 18 to 24, \$30 per day benefit). Premiums may be paid through a convenient payroll deduction, electronic funds transfer, or by check monthly or annually. Members who want to pay their premiums monthly or annually can call the MBA office for help in calculating their premium amounts.

To receive benefits, members must complete and sign a one-page claim form, attach a copy of the hospital’s itemized bill, and mail them to the MBA. Benefits will be paid based on a 24-hour hospital stay, for up to 365 days or as much as \$36,500, if a \$100-per-day benefit is chosen.

The Hospital Plus policy does not pay benefits for a pre-existing condition until the covered person has gone without further medical advice or treatment for 12 consecutive months, or one year from the effective date of the covered person, whichever is earliest. A preexisting condition is a condition for which a covered person has received medical advice or treatment during the 12 months before coverage became effective. Benefits apply to hospitalization due to pregnancy, provided the policy was in effect before the start of the pregnancy. With family coverage, a newborn would be included on the 16th day following the birth.

If you would like to apply for a Hospital Plus policy, please visit nalc.org/mba. Toward the bottom of the page, click on “MBA Brochures, Applications and Forms,” which will allow you to see all of the plans and rates offered by the MBA. Scroll down to “Applications for U.S. Letter Carriers Mutual Benefit Association Policies,” and then click either on the specific state in which you reside, or on the “All other states.” From there, click on “Hospital Plus” to pull up the specific application. Complete and sign the application and send it to the MBA office.

Once you receive your policy, you’ll have a full 30 days to examine it before deciding whether or not to keep it. There is no risk.

For more information about Hospital Plus or any of the MBA products, call the MBA toll-free at 800-424-5184, Tuesdays and Thursdays from 8 a.m. to 3:30 p.m.; or call 202-638-4318 Monday through Friday, 8 a.m. to 3:30 p.m., Eastern Standard Time.