



More about Hospital Plus— cash for expenses

Hospital Plus provides cash when you need it most. It means cash in your pocket when you're confined to a hospital. Cash benefits begin from the first day of your hospital confinement up to one full year. These daily cash benefits are not subject to federal income tax. Hospital Plus is a hospital confinement policy; it is not health insurance. The benefits of this program minimize the impact of non-medical expenses on a family's budget and help close the gap between insurance coverage and what a stay at the hospital really costs.

Hospital Plus is designed to help NALC members pay for things that major medical insurance plans won't cover—things that may have nothing to do with hospital services:

- Private transportation, including gasoline and parking to and from the hospital.
- Extra groceries and supplies for visiting family and friends.
- Visitor meals taken at the hospital or in its vicinity.
- Telephone calls, including long-distance connections, made from the bedside by a family member or visitor.
- Books and magazines.
- Entertainment and domestic help during recovery at home.

Hospital Plus lets you choose the amount of coverage you need based on your financial situation: \$100, \$75, \$50 or \$30 per day. You can insure your spouse and eligible children, too. Spouses' coverage amounts are the same as the member's. Coverage for children runs \$60, \$45, \$30 or \$18 per day. NALC members may insure the member only; the member and spouse; the member and children; or the member, spouse and children.

The premiums are based on the NALC member's age at the time of purchase. If a Hospital Plus plan is purchased for a spouse and/or children, the premiums are also based on the member's age at the time of purchase. Children are covered by the same premiums, regardless of the size of your family. A covered child is defined as being under the age of 19 years, living with the insured, unmarried or between 19 and 23 years of age and a full-time student.

Hospital Plus has no minimum or maximum age limit to purchase the plan. The plan also is available to retirees. There are no medical examinations required. You cannot be turned down because of health reasons. You may keep your policy for as long as you like, regardless of benefits you have received or future health conditions.

Hospital Plus premiums start as low as \$1.60 biweekly for a member age 18 to 24, with the selection of \$30 benefit coverage. Premiums may be paid through the convenience of direct payroll deduction, or monthly or annually by check. Members who want to pay their premiums monthly or annually should call the MBA office for assistance in calculating their premium amounts. Members are covered from the first premium payment.

To receive benefits, the member must complete a one-page claim form and mail it to MBA, along with a copy of the hospital's itemized bill. Benefits will be paid based on the number of days the insured is confined in the hospital, up to 365 days or as much as \$36,500 (if a \$100 per-day benefit is chosen).

There are some exceptions to the Hospital Plus plan. The MBA will not pay any benefits under this policy because of a pre-existing condition until (1) the covered person has gone without further advice or treatment for 12 consecutive months, or (2) one year from the date coverage on the covered person became effective, whichever is earliest. A pre-existing condition is a condition for which a covered person has received medical advice or treatment during the 12 months before coverage became effective.

Benefits will apply to hospitalizations for 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 birth.

Once you receive your Hospital Plus policy, you'll have a full 30 days to examine it before deciding to keep the policy. There is no risk.

For more information or an application, call MBA toll-free at 800-424-5184 on 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. ET. 