



MBA's Hospital Plus plan

An extended hospital stay can be a stressful time for you and your family. It can also become quite expensive. With the rising costs of prescription drugs, co-payments and health care in general, even a short hospital stay can have a huge impact on your finances. And although we hope that we will never fall ill or suffer an accidental injury, it doesn't hurt to be prepared in case we do.

With a Mutual Benefit Association (MBA) Hospital Plus Hospital Confinement policy, you and your family will be paid a daily cash benefit for each day that you or a covered family member are hospitalized due to illness or injury. This plan is offered to members of the National Association of Letter Carriers and their immediate family members. The plan is also available to NALC retirees.

The Hospital Plus Hospital Confinement plan covers NALC members, their spouses and dependent children. The plan will even cover hospitalizations associated with pregnancy and with family coverage. A newborn will be included in the plan on the 16th day following his or her birth.

The daily benefit payment is determined by the premium amount you choose. These amounts are figured by using your age, marital status and whether you cover your family. The benefit payments are paid directly to you and are from \$30, \$50, \$75 and up to as much as \$100 per day. The benefit payment for children covered under the plan is paid at a rate of 60 percent of your selected benefit payment amount. So, benefit payments for a covered child would range from \$18 to the maximum benefit amount of \$60 per day. Benefit checks are paid directly to you and can be used for any purpose. Since these payments are not considered income, they are not subject to federal income tax.

Under the Hospital Plus Hospital Confinement plan, benefits can be paid for up to one full year. If you or a covered family member are hospitalized due to a reoccurrence of an illness or injury, your Hospital Plus coverage will continue. Reoccurrences within six months for the same or a related cause are covered up to the policy limit of one year. Hospital stays that are separated by six months from a previous event are considered new and the one-year

counter starts over. Benefits for pre-existing conditions will not be paid until the covered person has gone without treatment for one full year or until one year from the date the Hospital Plus coverage begins. A pre-existing condition is a condition that the covered person has received medical advice, care or treatment for during the twelve months prior to obtaining a Hospital Plus plan. This policy will not cover hospital confinement that results from intentional, self-inflicted injury; acts or incidents of war; or full-time active duty within the armed forces.

With a Hospital Plus Hospital Confinement plan, the premium payments are affordable and you can choose to pay your premiums directly to the MBA through the convenient bi-weekly payroll deduction option from the Minneapolis Payroll Data Center. You may also elect to pay your premiums monthly or annually by check. Filing a claim is easy—just complete the single-page claim form, attach a copy of your hospital bill showing the dates of confinement, and mail them to the MBA. Upon receipt of your completed claim form and all supporting documentation from the hospital, the MBA will process the claim and your benefit check will be mailed directly to you.

Enrolling in the Hospital Plus Hospital Confinement plan is simple. Just complete the one-page application, sign it and return it to the MBA. Once received, your application will be processed and the plan documents will be mailed to you. Your plan will become effective on the date the first premium payment is received either by payroll deduction or check. You will have 15 days to review your Hospital Plus Hospital Confinement policy and you may return it to the MBA if you are not satisfied for any reason within that time.

For more information, please contact your local branch MBA representative or call the MBA directly. ✉

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