

Hospital Plus



**Myra
Warren**

The United States Letter Carriers Mutual Benefit Association's (MBA) Hospital Plus policy provides cash when you need it the most. This plan offers up to \$100 per day when you experience an overnight stay in a hospital. Daily cash benefits begin from the first day of your hospital stay, up to one full year, and are not subject to federal income tax. Hospital Plus is a hospital confinement policy—it is not health insurance. The benefits of Hospital Plus minimize the impact of non-medical expenses on a family's budget and help close the gap between insurance coverage and what a stay in the hospital really costs.

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

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

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With Hospital Plus, you choose the amount of coverage you need based on your financial situation: choose from \$100, \$75, \$50 or \$30 per day. Your spouse and eligible children can be covered by this plan. Spouse's coverage amounts are the same as the member's. Children's coverage is \$60, \$45, \$30 or \$18 per day. NALC members may insure the member only, the member and his or her spouse, the member and his or her children, or the member, spouse and children.

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

under your premium payment as riders on the policy, regardless of the size of your family. Children must be the insured's unmarried legal children who are under 19 years of age and living with the insured, or between 19 and 23 years of age and full-time students.

There is no age limit for members to purchase Hospital Plus. The plan is also available to retirees. There is no medical exam when purchasing this policy and 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 just \$1.60 biweekly (one member, age 18 to 24, \$30 per day benefit). Premiums may be paid through a convenient direct payroll deduction, or paid monthly or annually by check. Members who want to pay their premiums monthly or annually can call the MBA office for help in calculating their premium amounts. Members are covered from the first premium payment.

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

The MBA will not pay any benefits under this policy because of 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 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 hospitals 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 the birth.

Once you receive your Hospital Plus policy, you'll have a full 30 days to examine it before deciding whether to keep the policy. There is no risk. For more information, please call the MBA at the numbers and times indicated below.

United States Letter Carriers Mutual Benefit Association (MBA)

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