

# The MBA member services team, Part 3



**Myra  
Warren**

**T**his month, we will focus on MBA's Hospital Plus Confinement policies at a glance with claim analyst Tessa Walker. We like to say, with our hospital confinement policies, you'll be visited by presidents every day.

Hospital confinement insurance can bridge gaps of traditional health coverage. Even if you're fortunate enough to have good health insurance, a stay in the hospital may be more costly than you expected because of expenses that aren't covered under your policy. MBA's Hospital Plus Confinement insurance policy could help pay some of those costs. When you're hospitalized, even the best medical plans may have out-of-pocket

expenses like deductibles and co-insurance.

MBA's Hospital Plus Confinement insurance could also be called "hospital income insurance." Unlike the benefits paid under regular health insurance, the payments you receive under MBA's Hospital Plus Confinement insurance policies have no deductibles to meet. This type of policy simply provides a pre-determined cash benefit for each day that you're in the hospital (based on policy limits).

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Depending on the premium that you choose, Mutual Benefit's Hospital Plus Confinement insurance pays \$30, \$50, \$75 or \$100 for each day you or an insured family member spends in the hospital. Also, did you know that a full week's stay associated with an accident, illness, surgery or other acceptable condition would provide a Hospital Plus benefit of \$210 to \$700? Please note: Since it's not income, it's not subject to federal income tax. It's exciting to know that every penny is yours to spend the way that you want to spend it. That's what we mean by saying, "You'll be visited by presidents every day."

You can use the money to help pay for child care or a pet sitter; cover hospital co-pays and deductibles; or help defray the transportation and lodging costs that family members might incur while you're in the hospital. Claims are easily filed by filling out a claim form, attaching an itemized hospital bill and mailing both to the MBA. Hospital Plus then delivers benefits for up to 365 days, as much as \$36,500.

Hospital Plus premiums start at just \$1.60 bi-weekly for one member who falls between ages 18 and 24. MBA provides the convenience of payroll deduction, or you can submit your premium payments (checks or money orders) to our office.

Another great benefit worth pointing out about the Hospital Plus Confinement policies is that the benefits also apply to hospitalizations associated with pregnancy (provided the policy was in effect before the start of the pregnancy). And with family coverage, newborns will be included on the 16th day following their birth.

Without exception, MBA's Hospital Plus Confinement plan is open to all NALC members and immediate family. Simply fill in the seven items on the application, sign it and return it to the MBA. As with all health insurance, if you decide to purchase hospital confinement insurance, you'll want to read the policy carefully.

**Note:** The interest crediting rate for the City Carrier Assistant Retirement Savings Plan and the Mutual Benefit Association Retirement Savings Plan will be 3.75 percent for 2016.

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## Tessa Walker

**I want to take this opportunity to introduce to you our Hospital Plus Confinement policy's claim analyst, Tessa Walker, who has been with MBA since May 2009:**

**What is your advice to our readers about getting your Hospital Plus Confinement claims expedited?** Please read and abide by the "Important Information" insert that accompanies the claim form to speed up the processing of your claim. It's imperative that you complete the claim form in its entirety (all six questions must be answered) and please remember to include proper signatures on the bottom of the claim. For example: There is a signature line for you to sign as the member. You must sign on that line whether the claim is for you or not. Also, there is another signature line for the patient to sign, if he or she is not the member. Finally, if the patient is a minor, the member must sign on both lines. I don't want your claim to stay in a pending status based on that. These things really matter.

**What do you enjoy most about processing Hospital Plus Confinement claims?** Knowing that I am positively impacting the member's life by assisting with lifting some of the financial pressures that accompany most hospital confinements.

**What about MBA's Hospital Confinement policies impressed you the most?** I like that this is a supplemental plan. It affords flexibility during the tough times of being confined in a hospital. I appreciate that it can help pay existing obligations, things can be paid for that are outside of the medical system, and it can minimize the impact of other expenses including household incidentals.