

# Hospital Plus: Paying you when you need it the most



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**L**ast month, I wrote about the Mutual Benefit Association's (MBA's) new short-term disability insurance, the MBA Individual Disability Income. This month's article focuses on insurance you can purchase for you or your immediate family that covers you if you or they become ill or injured and are confined to a hospital—it is called Hospital Plus.

Hospital Plus 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 impact 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 won't cover. These things may have nothing to do with hospital services. They include:

- Private transportation to and from the hospital, including gasoline and parking
- Extra groceries and supplies for visiting family
- 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, \$45, \$30 or \$18 per day. NALC members may choose to insure the member only; the member and his or her spouse; the member and his or her children; or the member, spouse and children.

**Your premium is based on your (the NALC member's) age when the Hospital Plus coverage is purchased.** If you purchase it for your spouse and/or children, the premium is still based on your age at the time of purchase. All of your children are covered by the same premium, 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 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.

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 paid 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. 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, and mail them to the MBA.** Benefits will be paid based on a 24-hour hospital stay, for up to 365 days—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 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 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 the website at [nalc.org/mba](http://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 either click on the specific state in which you reside, or click 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 to keep it or not. 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.**

**I'd like to take this time to wish everyone and their families a happy holiday season and a happy and healthy new year.**