Hospital Plus

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My last article covered the Mutual Benefit Association's (MBA's) Short Term Disability Insurance. This month's article will cover the MBA's other policy in our accident and health line of business, Hospital Plus.

Hospital Plus coverage provides cash when your family needs it most, when you're confined to a hospital. The policy 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 and help close the gap between the coverage provided by your health insurance and the cost of a hospital stay. Hospital Plus does not cover time spent in a skilled nursing facility.

Hospital Plus is designed to help NALC members pay for things that medical insurance does not cover. These are things that may have nothing to do with hospital services, such as:

- Private transportation to and from the hospital, including gasoline and parking.
- Extra groceries and supplies for visiting family members.
- 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 as riders on the policy. As riders, a spouse is covered at the same amount as the member, and children are covered at 60 percent of the member's coverage—$60, $45, $30 or $18 per day. NALC members may choose to insure themself only; themself and their spouse; themself and their children; or themself and their spouse and children. The adult children (including grandchildren, and great-grandchildren) of the member may be covered under their own policy for the full coverage amount. We may now insure nieces and nephews.

The Hospital Plus premium is based on the insured's age at the time when the policy is purchased. If you purchase the riders for your spouse and/or children, the premium is still based on the member's age. All of the member's eligible children are covered by the same rider, regardless of the size of your family. To be carried as a rider, children must be the insured's unmarried legal children who are under the age of 19 and living with the insured, or up to the age of 23 if they are a full-time student.

There is no medical exam when purchasing this policy and you cannot be turned down for health reasons. As with all MBA policies, there is no open season to enroll. NALC members may purchase any of MBA's policies at any time.

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.

To receive benefits, just 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 or as much as $36,500, if a $100-per-day benefit is chosen.

The Hospital Plus policy does not pay benefits for a preexisting 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 preexisting 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. Toward the bottom of the page, click on "MBA Brochures, Applications and Forms," which will allow you to see all 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 30 days to examine it before deciding whether to keep it. There is no risk.

For more information about Hospital Plus or any of the MBA products, call the MBA at 202-638-4318 Monday through Friday, 8 a.m. to 3:30 p.m. Eastern time.