

AFSCME Hospital Indemnity



ManhattanLife[™]
Standing By You. Since 1850.

SUMMARY OF BENEFITS

Hospital Indemnity pays you a cash benefit when they're hospitalized. You can use the cash benefits however you want – to help pay medical bills or everyday living expenses such as housing, car payments, utility bills, childcare, groceries, and credit card bills.

Product Base	Group
Coverage Type	Provides expense reimbursement for hospital confinement up to the policy maximum. Coverage is available to the insured, spouse, and the children.

BENEFITS & FEATURES

Hospital Indemnity	If a covered person is confined as an inpatient in a hospital, a \$100 per day benefit is paid for a maximum of 30 days per confinement.
Waiver of Premium	A covered person's premium is waived if he or she becomes totally disabled for at least 90 days and after the effective date of coverage. There is no lifetime maximum. The waiver of premium benefit is limited to a maximum of 12 consecutive months per disability.
First Admission	\$1,000 lump sum benefit paid one time per year. Hospital confinement must be for at least 18 hours as an inpatient.
Intensive Care Unit (ICU)/ Cardiac Care Unit (CCU)/ Burn Unit	Pays two times the selected hospital indemnity benefit when a covered person is confined to an intensive care unit, cardiac care unit, or burn unit; maximum of 30 days per calendar year.
Wellness Screening	Benefit pays for 21 covered tests including mammograms, colonoscopies, and stress tests. Indemnity based and payable once per calendar year per insured. Coverage is same for all insureds on the certificate. \$50

PLAN PROVISIONS

Pre-existing conditions	Provision Waived
Eligibility	<ul style="list-style-type: none">• Member issue ages 18-90• Full-time, benefit eligible members, actively at work and working at least 20 hours per week• Spouse issue ages 18-90; ineligible if member is denied• Child issue ages 0-25; ineligible if member is denied
Termination age	Age 91 unless actively at work, then on last day actively at work.

Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at www.manhattanlife.com. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: M-8019

Well-Being Benefit: M-1775

Insured by ManhattanLife Insurance and Annuity Company*

*FL and NJ Underwritten by Manhattan Life Insurance Company.

www.manhattanlife.com

HI-SB-AFSCME 0724