

# Optional 100% Employee Paid Hospital Indemnity Plan (New Provider)

The Diocese of Manchester will offer Hospital Indemnity Insurance through Reliance Standard that is 100% employee paid. Hospital Indemnity Insurance can help fill financial gaps caused by out-of-pocket expenses such as deductibles, copayments, and non-covered medical services. The Hospital Indemnity plan will only pay a benefit if you are admitted to a hospital. Payments are made directly to covered employees to spend as they choose.

## Who is eligible for Hospital Indemnity coverage?

Since you pay for this coverage, everyone is able to sign up for hospital indemnity protection without enrolling in one of our medical plans.

## Where can I find more information about the covered benefits/services?

Full benefits can be found in the plan summary. You may also contact Reliance Standard Customer Service at 1-800.351.7500 from 8:00 a.m. – 7:00 p.m. ET Monday through Friday.

## What happens if my employment status changes? Can I take my coverage with me?

Yes, you can take your coverage with you. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage.

## Hospital Indemnity Insurance Benefits

Below are some of the covered benefits/services, when an accident or illness puts you or a covered dependent in the hospital.

Benefit Type	Reliance Standard Pays YOU
Hospital Room & Board Benefit per Day (180 Daily Benefits per Coverage Year)	\$100
Hospital Critical Care Unit Benefit per Day (30 Daily Benefits per Coverage Year)	\$200
Hospital Admission One Daily Benefit per Coverage Year	\$500
Hospital Critical Care Admission One Daily Benefit per Coverage Year	\$1,000
Wellness Care* One Daily Benefit per Coverage Year	\$50
Non – Insurance Services On-Call Travel Assistance	Included

\*Wellness Care means medical examinations and procedures that are preventive in nature and not for the treatment of injury or sickness

## Features:

- ❖ Guaranteed Issue; no medical questions
- ❖ No pre-existing conditions exclusions
- ❖ Mental & Nervous and Substance Abuse treated the same as any other hospital admission
- ❖ No deductibles
- ❖ Eligible for continuation of coverage
- ❖ HIPAA privacy compliant
- ❖ Overlying Major Medical Plan Not Required\*

\*Overlying major medical plan is required for all California residents