

Hospital Indemnity Insurance

How will you pay
for what your health
insurance won't?

Supplement your insurance coverage with the Medical BridgeSM Plan.

You never know when you or a family member will have to be hospitalized or require outpatient surgery. What's more, The United States spent nearly \$2 trillion on healthcare in 2005. Spread over the population, this amounts to about \$6,697 per person.*

Have you considered how you would cover the out-of-pocket expenses associated with a hospital stay or outpatient surgery?



Consider the following information.

- ***The average length of hospital confinement for adults under age 65 is almost five days.*****
- ***Currently, about 45 million people in the U.S. lack health insurance, and not because they're unemployed. Approximately eight in 10 of those uninsured live in families that have at least one worker.******

A hospital indemnity plan can help you with the rising costs associated with a hospital stay or outpatient surgery. This insurance coverage is designed to supplement your existing coverage so that you are better prepared to pay the medical and non-medical expenses associated with a hospital stay or outpatient surgery. Such out-of-pocket expenses include deductibles or co-payments, transportation to or from the hospital, or childcare for your family. To purchase this coverage, you must also be covered under at least major medical insurance, or at least basic hospital insurance and basic medical insurance.

This is an indemnity-based plan, which means the benefit is payable as a lump sum (per covered occurrence). Benefits are paid directly to you, unless you specify otherwise.

*Health Care Costs, Kaiser Family Foundation, 2007

**Advance Data from Vital and Health Statistics, National Center for Health Statistics, "2004 National Hospital Discharge Survey," May 4, 2006

***"Five Basic Facts on the Uninsured," The Kaiser Commission on Medicaid and the Uninsured, August 2008

Group Hospital Confinement Indemnity Insurance

Plan 5



Group Medical Bridge Insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital admission benefit \$ 1,500 per year
Maximum of one day per covered person per calendar year

Daily hospital confinement benefit \$165 per day
Maximum of 60 days per covered person per confinement

Doctor office visit benefit \$25 per day
Maximum of 3/5 days per calendar year for Individual/Family coverage

Emergency room visit benefit \$150 per day
Maximum of one day per covered person per calendar year

Diagnostic procedure benefit \$ 250 per day
Maximum of one day per covered person per calendar year

Outpatient surgical procedure benefit

■ **Tier 1** \$ 500 per day

■ **Tier 2** \$ 1,000 per day

Maximum of \$ 1,500 per covered person per calendar year for Tier 1 and 2 combined
Maximum of one day per outpatient surgical procedure

Diagnostic procedures

The following is a list of common diagnostic procedures that may be covered.

- **Breast**
 - Biopsy (incisional, needle, stereotactic)
- **Cardiac**
 - Angiogram
 - Arteriogram
 - Thallium stress test
 - Transesophageal echocardiogram (TEE)
- **Diagnostic radiology**
 - Computerized tomography scan (CT scan)
 - Electroencephalogram (EEG)
 - Magnetic resonance imaging (MRI)
 - Myelogram
 - Nuclear medicine test
 - Positron emission tomography scan (PET scan)
- **Digestive**
 - Barium enema/lower GI series
 - Barium swallow/upper GI series
 - Esophagogastroduodenoscopy (EGD)
- **Ear, nose, throat, mouth**
 - Laryngoscopy
- **Gynecological**
 - Amniocentesis
 - Cervical biopsy
 - Cone biopsy
 - Endometrial biopsy
 - Hysteroscopy
 - Loop electrosurgical excisional procedure (LEEP)
- **Liver**
 - Biopsy
- **Lymphatic**
 - Biopsy
- **Miscellaneous**
 - Bone marrow aspiration/biopsy
- **Renal**
 - Biopsy
- **Respiratory**
 - Biopsy
 - Bronchoscopy
 - Pulmonary function test (PFT)
- **Skin**
 - Biopsy
 - Excision of lesion
- **Thyroid**
 - Biopsy
- **Urinary**
 - Cystoscopy

For more information,
talk with your
benefits counselor.

The surgeries listed below are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your certificate.

Tier 1 outpatient surgical procedures

- **Breast**
 - Axillary node dissection
 - Breast capsulotomy
 - Breast reconstruction
 - Lumpectomy
- **Cardiac**
 - Pacemaker insertion
- **Digestive**
 - Colonoscopy
 - Fistulotomy
 - Hemorrhoidectomy (external)
 - Lysis of adhesions
- **Skin**
 - Laparoscopic hernia repair
 - Skin grafting
- **Ear, nose, throat, mouth**
 - Adenoidectomy
 - Removal of oral lesions
 - Myringotomy
 - Tonsillectomy
 - Tracheostomy
- **Gynecological**
 - Dilation and curettage (D&C)
 - Endometrial ablation
 - Lysis of adhesions
- **Liver**
 - Paracentesis
- **Musculoskeletal system**
 - Carpal/cubital repair or release
 - Dislocation (closed reduction treatment) other than a finger or toe
 - Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair)
 - Fracture (closed reduction treatment) other than a rib, finger or toe
 - Removal of orthopedic hardware
 - Removal of tendon lesion

Tier 2 outpatient surgical procedures

- **Breast**
 - Breast reduction
- **Cardiac**
 - Angioplasty
 - Cardiac catheterization
- **Digestive**
 - Exploratory laparoscopy
 - Laparoscopic appendectomy
 - Laparoscopic cholecystectomy
- **Ear, nose, throat, mouth**
 - Ethmoidectomy
 - Mastoidectomy
 - Septoplasty
 - Stapedectomy
 - Tympanoplasty
 - Tympanotomy
- **Eye**
 - Cataract surgery
 - Corneal surgery (penetrating keratoplasty)
 - Glaucoma surgery (trabeculectomy)
 - Vitrectomy
- **Gynecological**
 - Myomectomy
- **Musculoskeletal system**
 - Arthroscopic knee surgery with meniscectomy (knee cartilage repair)
 - Arthroscopic shoulder surgery
 - Clavicle resection
 - Dislocations (open reduction with internal fixation)
 - Fracture (open reduction with internal fixation)
 - Removal or implantation of cartilage
 - Tendon/ligament repair
- **Thyroid**
 - Excision of a mass

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS AND LIMITATIONS

We will not provide benefits for injuries received in accidents or sicknesses which are caused by: dental care or treatment; cosmetic surgery; mental or emotional disorders; suicide or injuries which any covered person intentionally does to himself; war or serving in the armed forces, giving birth within the first 9 months after the certificate effective date. We will not pay for benefits for loss due to a pre-existing condition as defined in the certificate unless the pre-existing condition limitation period stated in the certificate schedule has been satisfied.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GMB1.0-P-NY-R and certificate form GMB1.0-C-NY-R. For cost and complete details of coverage, call or write your benefits counselor or the company.

This policy provides limited benefit health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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Group Hospital Confinement Indemnity Insurance

Health Screening Benefit



For more information,
talk with your
benefits counselor.

Group Medical Bridge™ insurance's health screening benefit can help pay for health and wellness tests you have each year.

Health Screening Benefit **\$50 per day**

Maximum of one benefit per covered person per calendar year

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

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