

FREQUENTLY ASKED QUESTIONS

I Already Have Health Insurance, Why Would I Need This Coverage?

The Group Hospital Indemnity Plan (HIP) exclusively for healthcare providers and their families, covers the expenses not provided for by most health care plans. Many families are not prepared for the additional expenses incurred by a stay in the hospital for injury or illness, and as a result, can suffer financially without some extra protection.

The Group Hospital Indemnity Plan pays a daily benefit if you are hospitalized due to a covered injury or sickness over and above any other benefits you may have.

What Are My Daily Benefit Choices Available to Me?

You may select from \$100, \$150 or \$250 per day:

\$100 daily benefit – up to \$50,000 per covered stay

\$150 daily benefit – up to \$75,000 per covered stay

\$250 daily benefit – up to \$125,000 per covered stay

You receive double your daily benefit, up to \$500 per day, for a maximum of 20 days if you are in an intensive care unit. And if you're hospitalized for more than 10 days, you also receive an additional \$500 lump sum for extended confinement.

Who Receives the Benefit?

The money is payable directly to you — not the hospital (unless you specify).

Do I Have To Use the Benefit for Medical Expenses?

You may use your benefits however you want – for health insurance deductibles and co-pays, or for help with everyday living expenses and bills.

Would This Coverage Include a Stay in a Convalescent Home?

Yes, you would receive up to \$375 a day for convalescent home care, for a maximum 26 weeks. Such confinement must commence within 14 days of a hospital confinement for which benefits were payable under this policy. This benefit does not apply to dependent children.

Is Hospitalization for Mental Disorders Covered Under This Plan?

If you're confined to a hospital, benefits for psychiatric, mental or emotional disorders or treatment for alcoholism and drug addiction are covered for up to 30 days.

Can I Get Coverage For My Whole Family?

Yes. You can insure your spouse and dependent children for up to the same benefit amount as you've chosen for yourself. Dependent children may be insured from 15 days old to under age 19 (age 25 if a full-time student, subject to state variations).

How Will I Know If I'm Approved for Coverage?

As a healthcare professional, your acceptance is guaranteed — there are no health questions to answer or medical exams required.

Am I Eligible?

Acceptance into this plan is guaranteed for all healthcare providers in good standing, under age 60, who are residents of the U.S. and actively working at least 20 hours per week, their lawful spouses under age 60 and dependent children from 15 days old to under age 19 (age 25 if a full-time student, subject to state variations).

When Will My Coverage Become Effective?

Coverage will be effective on the first or 15th of the month following receipt of your enrollment form (depending on the date of approval), provided the required premium is paid. The insured(s) must not be hospitalized on the date insurance is to take effect; otherwise, insurance will take effect on the day after discharge.

When Will My Plan Begin Paying Benefits?

This plan pays benefits from the first day of a covered hospital stay. Your daily benefit amount will be limited to \$100 when you reach age 60.

Can My Coverage Be Canceled?

Once this insurance is in place, you can continue coverage up to age 70 as long as 1) the group policy remains in force, 2) you pay the premium when due and 3) you continue to be affiliated with the participating entity. However, you may cancel coverage at any time by notifying the plan administrator in writing.

What If I'm Not Satisfied?

The plan features a 30-day free look. Should you change your mind within 30 days of the purchase, you can return your Certificate of Insurance to cancel your enrollment and receive a full refund of any premium paid.

Healthcare Providers Service Organization is a registered service mark of Affinity Insurance Services, Inc. (an Aon Company) in all states except; in CA (License # 0795465), MN, & OK, AIS Affinity Insurance Agency, Inc; and in NY, AIS Affinity Insurance Agency.

More details of plan features and benefits can be found in the Certificate of Insurance (Policy Form G-19000) and the "Plan Details," page. Or call 1-877-215-2311. This document is only meant to provide an overview.

This is a brief summary of benefits and is subject to the terms, conditions, limitations and exclusions of group policy number G-610,397, Form No. G-19000. Coverage may vary and may not be available in all states.

This plan is underwritten by The United States Life Insurance Company in the City of New York, NAIC#70106, domiciled in New York State with their principal place of business located at One World Financial Center, 200 Liberty Street, New York, NY 10281, licensed in all states, including the District of Columbia, except Puerto Rico.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York (United States Life) are its responsibility.