

## Introducing the MDA Group Rated Hospital Income Insurance Plan

*Wishing you and yours a fast recovery...*

If you or someone in your family is hospitalized, the last thing on your mind should be money. You need to focus on recovering and getting back on your feet — and that's exactly what this plan allows you to do. The Hospital Income Insurance Plan helps eliminate the worry of personal costs your health plan may not cover with lump-sum cash benefits. You get better financial relief just when you need it, helping to ensure your family a speedy financial recovery.



- **Questions you may have:**
  - *Who is eligible?*
  - *How does the program work?*
  - *How much protection can I get?*
  - *What if I'm over age 65?*
  - *What is my illness recurs?*
  - *When does my coverage begin?*
  - *When does my coverage end?*
  - *Are there any limitations?*
  - *Are there any exclusions?*





### ***Who is eligible?***

All active members of the MDA and their full-time employees are eligible to enroll. Acceptance is guaranteed regardless of age (subject to the pre-existing conditions limitation). Spouses and unmarried dependent children under 21 years of age (23 if a full-time student) can be included.

### ***How does the program work?***

For each day you are or a covered family member is hospitalized due to a covered illness or injury, the Company will pay a lump sum benefit directly to you or anyone you choose. You use the money as you wish.

*If a covered person is confined to an intensive care unit, you may also receive DOUBLE your daily benefit. NOTE: The intensive care benefit does not apply to cancer patients.*

If a covered person receives outpatient medical treatment because of an injury, we may pay an amount equal to the Basic Hospital Confinement Daily Benefit Amount. The medical treatment must be:

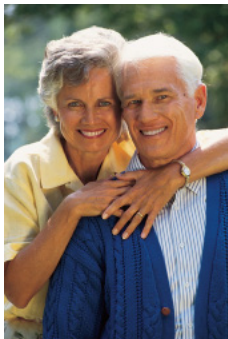
- 1) received in a Hospital on an outpatient basis;
- 2) received within 48 hours of an accident causing Injury which requires treatment on an emergency basis; and
- 3) received prior to attainment of Age 65.



The total amount that may be payable under this benefit for all treatment resulting from any one accident will not exceed an amount equal to one Day's Basic Hospital Confinement Daily Benefit Amount.

Limited benefits for Home Convalescent Care and Skilled Nursing Facility benefits are also included

***How much protection can I get?*** Tailor the Hospital Income Insurance Plan to fit your hospital and medical insurance needs. Members under age 65 may select a daily benefit of \$100 to \$300 in increments of \$50. Members age 65 and over may apply for a daily benefit of \$100.



***What if I'm over age 65?*** Medicare doesn't cover all your bills when hospitalized. The \$100 daily benefit for members age 65 and over pays benefits regardless of any other insurance you carry.

***What if my illness recurs?*** Repeat claims for the same injury or sickness may be honored as a new claim if the end of the first and the start of the second are separated by 90 consecutive non-hospitalized days.



***When does my coverage begin?*** Your Hospital Income Insurance Plan coverage will take effect on the first day of the month following receipt of your enrollment form and the required premium. If you are hospital confined at that time, your coverage will begin after you are no longer confined.

***When does my coverage end?*** Your coverage does not end unless payment is not received by the premium due date, or you are no longer an MDA member. Coverage for all insured individuals ends in the unlikely event that the Master Policy is cancelled. Your dependent's coverage will remain in effect as long as your coverage is active, premiums are paid, and they meet the eligibility requirements.

***Are there any limitations?*** During the first 2 years of coverage, losses incurred for Pre-Existing Conditions are not covered. Pre-Existing Condition means any injury or sickness including pregnancy; diagnosed or undiagnosed, for which you have received medical care within the 12 month period prior to your coverage effective date or the date of an increase in coverage. During that time, benefits for all other accidents or illnesses will be paid under the policy provisions. You are urged to consider this limitation before dropping any coverage you may have until the waiting period is over.

*Additionally, the Hospital Confinement Benefits of the Policy will be limited as follows:*

- 1) *We will not pay benefits for more than a Maximum Benefit Period of:*
  - a) *for Mental Nervous or Emotional Disorder: 10 days per Period of Confinement; and*
  - b) *for all other Confinements: 365 days per Period of Confinement;*
- 2) *We will not pay benefits for more than a Maximum Lifetime Aggregate Benefit Period of 60 days for all Hospital Confinements due to Mental, Nervous, or Emotional Disorders;*
- 3) *We will not pay more than two times the Daily Benefit Amount for any one day of Hospital Confinement.*



***Are there any exclusions?*** The Policy does not cover:

- 1) intentionally self-inflicted injuries, suicide or attempted suicide, whether sane or insane;
- 2) any loss caused or contributed to by war or act of war, whether war is declared or not;
- 3) any loss which occurs while the Covered Person is in any of the armed forces, whether land, water or air of any country or international authority; or
- 4) pregnancy or childbirth, except Complications of Pregnancy;





**Your financial security may be worth much more than a dollar a day...yet it may take less than that to help protect your family.**

**Semi-Annual Premiums**

	<u>Age</u>	<u>Member</u>	<u>Member &amp; Spouse</u>	<u>Family</u>
\$300 Daily Benefit	Under 30	\$146.50	\$338.00	\$484.25
	30-39	\$167.00	\$438.50	\$584.75
	40-49	\$253.00	\$596.00	\$742.25
	50-59	\$393.00	\$823.00	\$969.25
	60-64	\$498.50	\$1,004.00	\$1,150.25
	65-69	\$266.00	\$531.50	\$585.25
	70-74	\$358.50	\$716.50	\$770.25
	Above 74	\$418.50	\$836.50	\$890.25
\$250 Daily Benefit	Under 30	\$123.65	\$285.25	\$407.40
	30-39	\$141.25	\$369.50	\$492.65
	40-49	\$214.40	\$503.25	\$626.40
	50-59	\$331.75	\$694.25	\$817.40
	60-64	\$422.00	\$849.75	\$972.90
	65-69	\$266.00	\$531.50	\$585.25
	70-74	\$358.50	\$716.50	\$770.25
	Above 74	\$418.50	\$836.50	\$890.25
\$200 Daily Benefit	Under 30	\$100.50	\$230.50	\$330.50
	30-39	\$115.50	\$300.50	\$400.50
	40-49	\$175.50	\$410.50	\$510.50
	50-59	\$270.50	\$565.50	\$665.50
	60-64	\$345.50	\$695.50	\$795.50
	65-69	\$266.00	\$531.50	\$585.25
	70-74	\$358.50	\$716.50	\$770.25
	Above 74	\$418.50	\$836.50	\$890.25
\$150 Daily Benefit	Under 30	\$77.40	\$176.75	\$253.65
	30-39	\$89.75	\$231.50	\$308.40
	40-49	\$136.65	\$317.75	\$394.65
	50-59	\$209.25	\$436.75	\$513.65
	60-64	\$269.50	\$541.25	\$618.15
	65-69	\$266.00	\$531.50	\$585.25
	70-74	\$358.50	\$716.50	\$770.25
	Above 74	\$418.50	\$836.50	\$890.25

\$100	Under 30	\$54.25	\$123.00	\$176.75
Daily	30-39	\$64.00	\$162.50	\$216.25
Benefit	40-49	\$97.75	\$225.00	\$278.75
	50-59	\$148.00	\$308.00	\$361.75
	60-64	\$192.50	\$387.00	\$440.75
	65-69	\$266.00	\$531.50	\$585.25
	70-74	\$358.50	\$716.50	\$770.25
	Above 74	\$418.50	\$836.50	\$890.25

*Rates are based on the attained age of the Insured Person and increase as you enter each new age category.*

*Rates and/or benefits may be changed on a class basis.*

### **REDUCTION IN COVERAGE AT AGE 65:**

On the first Renewal Date on or next following the date the Covered Person attains Age 65, his or her Basic Hospital Confinement Daily Benefit Amount will reduce to \$100.

### **Definitions:**

Hospital does not include a clinic, nursing or convalescent home, skilled nursing facility, a place for drug addicts or alcoholics, or a place for rest, custodial care, or care of the aged.

Confined or Confinement means being an Inpatient, due to sickness or injury, in:

- a) a Hospital; or
- b) a Skilled Nursing Facility with respect to the Skilled Nursing Facility Benefit



Intensive Care Unit means a Hospital unit, including a coronary care unit, in which patients are grouped in an area where:

- a) facilities and staff are tailored to the special needs of the seriously ill;
- b) 24 hour per day care by registered nurses is provided; and
- c) Life saving drugs and equipment are always at hand.

Such units must render care more intensive than that rendered in the general surgical or medical nursing units which treat most of the Hospital's Inpatients.

Injury means bodily Injury of a person resulting directly and independently of all other causes from an accident. However, Injury that occurred prior to a Covered Person's effective date of coverage will be subject to the Policy's Pre-existing Condition Limitation.



Plan Administered by:  
MDA Insurance & Financial Group, Inc.



Underwritten by:  
Hartford Life and Accident Insurance Company  
Simsbury, CT 06089

The Hartford® is The Hartford Financial Services Group Inc. and its subsidiaries including Hartford Life and Accident Insurance Company.

Policy Form # GBD-1000 A (AGP-5694)  
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**IMPORTANT NOTICE TO PERSONS ON MEDICARE  
THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS**

**This is not Medicare Supplement Insurance**

This insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

**This insurance duplicates Medicare benefits when:**

- any expenses or services covered by the policy are also covered by Medicare

**Medicare generally pays for most or all of these expenses.**

**Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:**

- hospitalization
- physician services
- hospice
- other approved items and services

**BEFORE YOU BUY THIS INSURANCE**

- *Check the coverage of **all** health insurance policies you already have.*
- *For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.*
- *For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling Program.*

**Form PA-9055  
Printed in U.S.A.**