

Plan at a glance

Hospital Indemnity Insurance for individuals

To supplement your Blue Cross Blue Shield of Michigan medical plan



Blue Cross
Blue Shield
Blue Care Network
of Michigan



Affordable insurance to assist in your recovery

Your Blue Cross Blue Shield of Michigan medical plan provides benefits to help with medical costs resulting from an inpatient hospitalization or treatment in an observation unit. But what about the unexpected costs of being in the hospital? Costs such as medical deductibles, copayments, transportation, meals and child care add up quickly.

By pairing Hospital Indemnity Insurance with your Blue Cross medical plan, you'll have the added financial protection and peace of mind in the event of a hospital stay.

Standard features

Eligible issue ages are 18 through 85. This policy is guaranteed renewable for life.

- For applicants ages 64.5 through 65.5 – no medical questions or build chart
- All other ages – simplified underwriting

STEP 1

Daily benefit amount is available in \$10 increments from **\$100 to \$900**.*

Your daily benefit amount is the cash benefit payable to you for each day you're hospitalized, up to the number of days you select. The daily benefit amount is per covered family member.

STEP 2

Hospital confinement — select **three, six, 10 or 21 days**.*

Benefit: If you're admitted to a hospital as an inpatient, you'll receive a cash benefit equal to your daily benefit amount for each day of your hospital stay, up to the number of confinement days you select. Multiple hospital stays will accumulate toward your day count. After 60 days post-discharge, your available confinement days resets to your selection.

HOW IT WORKS:

Sam selects a daily benefit amount of **\$500 with 10 days** of confinement. When Sam is hospitalized for four days after back surgery, he receives a benefit payout of **\$2,000** upon discharge. Sam now has six remaining days of confinement, which will reset after 60 consecutive days out of the hospital.

Daily benefit amount		Number of days in hospital		Sam's benefit payout
\$500	x	4 days	=	\$2,000

Hospital observation benefit: If you receive treatment in an observation unit, we'll pay a cash benefit equal to your daily benefit amount, up to six days per calendar year. This benefit resets to six days annually on Jan. 1. Observation days count toward your hospital confinement days.

HOW IT WORKS:

A month later while walking through the woods, Sam experiences a severe allergic reaction to a plant and is treated in the observation unit of a nearby hospital for several hours, from mid-morning until 1 a.m. the next day. Sam's benefit payout will be **\$500**. He has five observation benefit days remaining for this calendar year, and five inpatient hospital days remaining in this period of confinement.

Daily benefit amount		Number of days in observation unit		Sam's benefit payout
\$500	x	1 day	=	\$500

Mental health indemnity benefit:

For hospital admission related to mental or nervous disorders, you will receive a daily cash benefit of **\$150 for up to seven days per calendar year**.

**Doesn't apply to hospital stays resulting from a mental or nervous disorder. See mental health indemnity benefit.*

Optional benefit riders

Optional benefit riders offer additional protection against other expenses you might face. You may add any of the below benefits to your Hospital Indemnity Insurance policy for an additional premium. Benefit payouts are available per covered family member.

Lump sum hospital admission**:

Select a **\$500** or **\$1,000** benefit payout
(one per calendar year)

Emergency room and ambulance benefit:

Emergency room visit (up to two days per calendar year)
\$150 benefit payout per day

Ambulance services (one per calendar year):

- Ground transportation: \$150 benefit payout; or
- Air transportation: \$500 benefit payout

**Benefit pays in addition to the Hospital Confinement Indemnity benefit.

Outpatient surgery:

Select a **\$500** or **\$1,000** benefit payout
(one per calendar year)

Outpatient major diagnostic exam benefit:

\$500 benefit payout for a major diagnostic exam
(one per calendar year):

- Computerized tomography (CT);
- Magnetic resonance imaging (MRI); or
- Electroencephalogram (EEG)

Rehabilitation or skilled nursing facility benefit riders:

You may elect one or both riders listed in the chart. Benefit payouts are for each day in a facility, after confinement of 30 days of a qualified hospital stay. Days reset once you have been discharged from a facility for 60 consecutive days.

Rehab/SNF day options	Benefit payout options (per day)
Days 1 – 20	\$100 or \$200
Days 21 – 100	\$100 or \$200

Limitations or conditions on eligibility for benefits

Preexisting condition limitation: Care or treatment caused by a preexisting condition that occurred within 12 months prior to the policy effective date won't be covered unless it begins more than six months after the policy effective date. If coverage for a spouse or dependent child is added to this policy after its effective date, a preexisting condition for that person won't be covered unless care or treatment begins more than six months after the coverage change effective date.

Exclusions: We won't pay benefits for injuries received in accidents or for sicknesses, which are caused directly or indirectly by, or a result of operating, learning to operate or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing or any similar activities; riding in or driving any motor-driven vehicle in a race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; an illness, treatment or medical condition that is due to war or act of war, which isn't an act of terrorism, whether declared or undeclared, while serving in the armed forces or any auxiliary unit; the commission or attempted commission of a felony, or to which a contributing cause was being engaged in an illegal occupation or other willful criminal activity (willful criminal activity doesn't include a civil infraction or other activity that doesn't rise to the level of a misdemeanor or felony); dental treatment or plastic surgery for cosmetic purposes (this exclusion doesn't apply if the treatment or surgery is (a) due to an injury; or (b) to restore normal bodily functions); elective surgery that isn't medically necessary; or operation of a motor vehicle while intoxicated in violation of section 625 of the Michigan vehicle code, 1949 PA 300, MCL 257.625, or similar law in a jurisdiction outside of this state.

No benefits will be payable under this policy for treatment of alcoholism or drug addiction or their complications; a normal pregnancy, except for any complication of pregnancy; or care or services provided outside the United States of America, its territories or possessions, or Canada.

LifeSecure reserves the right to reduce any benefits payable under this coverage up to the amount of benefits you received that weren't contractually due.

THIS IS A LIMITED BENEFIT POLICY.

For more information, contact your agent or visit us at
YourLifeSecure.com



The Hospital Indemnity Insurance product is individually underwritten by LifeSecure Insurance Company – New Hudson, MI. LifeSecure is an independent company that does not provide Blue Cross Blue Shield of Michigan products or services. LifeSecure is solely responsible for the Hospital Indemnity Insurance product.

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