



ManhattanLife™

Standing By You. Since 1850.

Hospital Indemnity and COVID-19



ManhattanLife continues to stand by you during these difficult times.

COVID-19 has created unforeseen circumstances. Should a policyholder be hospitalized, we want to highlight how our hospital plans can help.

Hospital Indemnity and **HI+Plus** (our 4-in-1 program of accident, critical illness, hospital indemnity, and wellness), can help offset the cost of hospital stays from unforeseen events.

Hospital Indemnity plans are designed to protect against financial exposure from medical coverage, like a high deductible health plan. Benefits are paid directly to the insured and can help pay for everyday living expenses. Some additional features of the Hospital Indemnity plan are as follows:

- Pays employees a lump-sum benefit when they are hospitalized, in addition to any other existing coverage, including medical plans.
- The insured can use benefits to pay medical bills and cover everyday expenses.
- Optional benefits include emergency room coverage, doctors' visits, and other riders. With over 18 riders from which to choose, there are options to meet any employer needs.
- Optional Well-being Benefit provides cash payouts for making better lifestyle choices, such as wellness screenings or enrolling in a lifestyle reward program to help with weight loss, tobacco usage, chronic conditions, and more.
- Optional guaranteed issue where no health exam is required to qualify.
- Convenient automatic payroll deduction.

The average cost of a six day COVID-19 hospital stay for a person with medical coverage is about \$38,000*. Insured's will be responsible for some of that cost, depending on whether they have an HDHP or a PPO with co-pays.

Sample Payout

Benefit Type	Benefit	Amount Paid
Hospital Indemnity	\$200 per day	\$600
1 st Hospital Admissions	\$500	\$500
Emergency Care Rider	\$100 per day	\$100
TOTAL		\$1,200

*<https://www.cnbc.com/2020/04/01/COVID-19-hospital-bills-could-cost-uninsured-americans-up-to-75000.html> Uninsured Americans could be facing nearly \$75,000 in medical bills if hospitalized for coronavirus.

Hospital Indemnity: Frequently Asked Questions



QUESTION:

What happens if I get COVID-19 and I need to seek emergency treatment?

ANSWER:

There is an optional Emergency Room Rider available that may be added to the policy. Emergency Treatment must be provided at Hospital Emergency Room or an Urgent Care Facility. We will even consider an outpost of the Emergency Room and Urgent Care Facility as a covered provider during this crisis.

QUESTION:

What if I am hospitalized?

ANSWER:

Basic coverage provides a benefit of \$100-\$1000 per day for up to 30 days of confinement in a hospital. A minimum stay of 18 hours on day one is required to meet the first day's requirement. There is an optional one time First Admission Rider available from \$100 to \$2,000 available per calendar year.

QUESTION:

What if my condition is serious and I need to stay in the Intensive Care Unit?

ANSWER:

There is an optional ICU/CCU/Burn Unit Rider available that pays two times the selected hospital indemnity benefit when a covered person is confined to an intensive care unit for a maximum of 30 days per calendar year.

QUESTION:

I have a \$200 hospital confinement benefit with a \$400 ICU benefit. I am admitted to the hospital for two days, move to the ICU for 10 days, then return to a standard hospital room for an additional two days. What benefit would I receive?

ANSWER:

4 days of regular room =	\$800
10 Days in ICU PLUS 10 Days of hosp. confinement =	\$6,000
Total =	\$6,800

