

Plan Highlights

Voluntary Group Hospital Indemnity Insurance



Oshkosh Area School District

COVERAGE

Voluntary hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- ▶ Your legal spouse or domestic partner. Spouse must be under age 70 at date of application.
- ▶ Your dependent children from birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.

FEATURES

- ▶ Guaranteed issue; no medical questions
- ▶ No pre-existing conditions exclusions
- ▶ No deductibles

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFITS

Hospital Room & Board Benefits

Room & Board Benefit per Day (365 Daily Benefits per Coverage Year)*	\$100
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Hospital Critical Care Unit Benefits

Critical Care Unit Benefits per Day (30 Daily Benefits per Coverage Year)	\$200
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Hospital Admission Benefit

One Daily Benefit per Coverage Year	\$1,000
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Hospital Critical Care Admission Benefit

One Daily Benefit per Coverage Year	\$1,000
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**In no event will the Daily Benefits exceed 365 daily benefits per Coverage Year.*

MONTHLY PREMIUM

Coverage	Premium
Employee	\$ 15.15
Employee & Spouse	\$ 26.50
Employee & Child(ren)	\$ 22.25
Employee & Family	\$ 32.97