

Hospital Indemnity



Provides Cash Benefits When You or Your Family Are Hospitalized

A Hospital Indemnity Plan:

- Can help reduce the financial strain of the high out-of-pocket expenses associated with hospital stays
- Benefits are paid directly to you, in addition to any other insurance coverage you may have
- Can cover you, your spouse and your children

Did You Know?

The national average length of a hospital stay is 4.5 days.

— Source: “Decreasing the Patient Length of Stay (LOS) to Lower HAIs Centrak.” Centrak, Web

Benefits of Your Hospital Indemnity Plan:

- Can cover you, your spouse and your children
- Includes \$50 Wellness Benefit for all covered family members

Your Offer:

Guarantee Issue Coverage

Hospital Indemnity Benefit - \$150 per day for up to 30 days

Waives premium after primary insured has been totally disabled for 90 consecutive days and is 55 or younger

First Hospitalization Admission Benefit - \$1,000

ICU Daily Confinement - \$150

Annual \$50 Wellness Benefit for all covered family members

Benefits and riders may vary by state and may not be available in all states.

IMPORTANT NOTICE: The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Act. This is not a complete disclosure of plan qualifications and limitations. For a complete list of limitations and exclusions, please refer to www.ManhattanLife.com/Disclosure. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made.

THIS POLICY PROVIDES LIMITED BENEFITS

Policy: M-8019 | Well-Being Benefit: M-1775

Underwritten by ManhattanLife Insurance and Annuity Company

TSEA-HI_0226

Hospital Indemnity Rates

Tennessee State Employee's Associations

Displaying Monthly (12) payroll deductions



Monthly (12) Premium

Benefit	Employee	Employee & Spouse	Employee & Children	Family
Option 1	\$20.54	\$41.34	\$33.00	\$53.80

Note: Final implementation rate may vary slightly due to rounding

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