Summary of Benefits - Amalgamated Local 426

Hospital Indemnity Plan

With Intensive Care Benefits



Hospital Indemnity provides a lump-sum, tax-free cash benefit to help pay for costs that can come with a hospital stay that your health plan doesn't cover. Use your hospital indemnity coverage to help pay for out-of-pocket medical costs or daily expenses like rent, food or transportation.

Key features:

- Cash benefit is paid directly to you in a lump-sum, tax-free payment.
- Covers hospitalization for maternity from day one with no waiting period.
- You can take your coverage with you even if you leave your employer for up to three years.¹
- No limitations for pre-existing conditions.²

| Coverage Options | Employee Only | Employee + Spouse | Employee + Dependent Child(ren) | Employee + Family |
|------------------|---------------|-------------------|---------------------------------|-------------------|
| Monthly Cost | \$7.13 | \$14.71 | \$11.20 | \$19.38 |

Convenience

We are here to help. To file a claim, start with the claim form provided by your employer. Follow the instructions on the form to submit and contact the phone number listed on that form with any questions about your benefits or about how to file a claim.

| Benefit | Amount | Days | |
|---|--------|---------|--|
| Hospital confinement - first-day benefit | \$165 | 5 days | |
| Daily hospital confinement | \$165 | 90 days | |
| Intensive care unit confinement — first day benefit | \$165 | 5 days | |
| Daily intensive care unit confinement | \$165 | 90 days | |
| Pre-existing conditions limitation | No | None | |
| Maternity benefit waiting period | No | None | |

¹ Not available in all states. Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving employer.

Group Hospital Indemnity benefits provided by policy form SHI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered service are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

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10/2020

If you have any questions on your benefits, call the Empire/Anthem Call Center at 833-978-1473. The Call Center is open Monday - Friday from 9 a.m. to 6 p.m. EST.

² Covered accidents or illness must occur after the effective date of coverage.