



Quick View

Voluntary Hospital Indemnity Insurance

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in the right place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.



Prepared for:

Grand Rapids Community College

Benefit Name	Amount
Initial Hospital Confinement (24HR)	\$1,000 <i>(once per incident per calendar year)</i>
Daily Hospital Confinement (daily)	\$150 <i>(up to 31 days)</i>
ICU Supplemental Confinement (daily) <i>(pays in addition to daily confinement)</i>	\$150 <i>(up to 10 days)</i>
Intermediate ICU <i>(pays in addition to daily confinement)</i>	\$75 <i>(up to 10 days)</i>
<i>\$50 Wellness Benefit</i> <i>Payable once per calendar year per covered person.</i> <i>(example: mammogram, pap smear, lipid test, colonoscopy)</i>	

Provisions	
Guarantee Issue?	Yes!
Pre-Existing Condition Waiting Period?	No!
Pre-Existing Pregnancy Covered?	Yes!
Mental & Nervous Disorders Covered?	Yes
Drug & Alcohol Addiction Covered?	Yes
Portable?	Yes

Bi-Weekly (24 of 26) RATES	
Employee	\$10.40
Employee + Spouse	\$20.80
Employee + Child(ren)	\$16.63
Family	\$27.03

IMPORTANT – This document only is designed to provide a high level overview of the benefits contained herein and does not contain a comprehensive overview of each plan. Please refer to each benefit brochure for a complete listing of all benefit features, limitations, and exclusions. Where any discrepancy exists, policy language will preside.