



TECHNOLOGY ♦ BENEFITS ♦ HR

Benefits to help cover the costs of hospitalization



Hospital Indemnity Insurance



GW-BR-HI1000 (8/23)





TEB's **WISE** choice

Hospital Indemnity Insurance can provide you with benefits to seek the care and treatment you or your eligible family member would need in the event of an eligible hospitalization or other covered care services.

Hospital Indemnity Insurance is designed to supplement your health insurance by helping you pay for expenses your health plan doesn't cover, including high deductibles, medications, rehab and home healthcare. However, the flexibility of these payments is that they are made directly to you to use however you want. You can cover daily living expenses like rent or mortgage, groceries, and childcare. It's completely your choice.

CONSIDER THE FACTS:

 **34** MILLION ADMISSIONS

According to the American Hospital Association, there were 34 million admissions **to U.S. hospitals in fiscal year 2021.**¹

With **TEB's WISE** Hospital Indemnity Insurance you'll get:

- ✓ **Benefit payments for eligible inpatient and outpatient care.** For example, benefits may be payable for:
 - **Surgery:** both inpatient and outpatient, as well as associated anesthesia.
 - **Hospital visits:** Use your benefits to help cover eligible hospital expenses your health insurance does not cover.
 - **Diagnostics:** specialized labs, x-rays, scans, and testing.
 - **Outpatient needs:** physicians' visits, skilled nursing home care as well as transportation.
- ✓ **Financial support to help you protect your savings.** You can use your benefit payment however you need — for both medical and nonmedical expenses.
- ✓ **Help focus on recovery** — lump sum benefits help offset unexpected expenses associated with a health crisis.
- ✓ **No waiting period** for benefits to begin.
- ✓ **Guaranteed coverage** with no exams or medical questions during open enrollment or within the your window of eligibility.



Be **WISE** about your coverage

Below is a summary of the benefits and features associated with your coverage:

Benefit Summary	Low Plan	High Plan
Inpatient Hospital Benefits		
Hospital Inpatient Admission	\$1,000 Max: 1 /Year	\$1,500 Max: 1 /Year
Daily Inpatient Hospital Confinement	\$100 Max: 30 /Year	\$200 Max: 30 /Year
Intensive Care Unit Admission	\$500 Max: 1 /Year	\$3,000 Max: 1 /Year
Intensive Care Unit Confinement	\$100 Max: 30 /Year	\$400 Max: 30 /Year
Optional Benefits		
Wellness	\$50 Max: 1 /Year	\$50 Max: 1 /Year
Features		
Underwriting	Guaranteed Issue	Guaranteed Issue
Preexisting Condition Limitations	None	None
Portability	Included	Included
Pregnancy Waiting Period	None	None
Monthly Rates		
Employee	\$12.15	\$23.35
Employee + Spouse	\$22.30	\$42.95
Employee + Child(ren)	\$21.25	\$40.00
Family	\$33.75	\$61.25



TEB's **WISE** Hospital Indemnity Insurance is a smart choice

With **WISE** Benefits™ you can expect:

- A company with a deep history of serving people who work for their communities and provides distinctive service because of that experience.
- Simple and easy ways to work with us — through your enrollment website, Human Resources department, or directly with our people.
- Enrollment support with dedicated specialists to help you choose the right options for you.
- A U.S. based claims team that will provide you with responsive service if and when you need to use your coverage.

Get **WISE** about your benefits

Enroll in:
Employee Service Center at Canutillo ISD

Contact your Canutillo ISD TEB Representative for more information.



¹ American Hospital Association. (2023). *Fast Facts on U.S. Hospitals, 2023*. <https://www.aha.org/statistics/fast-facts-us-hospitals>

This is a Limited-Benefit Policy.

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This brochure provides a very brief description of the features of the insurance policies that are underwritten by Madison National Life Insurance Company, Inc. and National Teachers Associates Life Insurance Company. Availability from a particular company varies by product and state, and each policy is subject to its own exclusions and limitations. Benefits, features, and availability may vary by product and state.

We will not pay benefits for loss due to a Sickness or Injury that occurs when the Covered Person's insurance under this Certificate is not in force. In addition, no benefit is payable for: a disease or condition caused or contributed to by: declared or undeclared war or act of war; committing or attempting to commit a felony or illegal occupation; the Covered Person's active participation in a riot or insurrection; attempted suicide or intentionally self-inflicted injury; full-time active duty as a member of the armed forces of any country or international authority; the Covered Person's intoxication or being under the influence of drugs or any narcotic, unless prescribed by or administered by a Medical Practitioner; the Covered Person's engagement in: parachuting, hang-gliding, mountaineering, bungee jumping, sky diving, cave exploration, cave diving, cliff diving, scuba diving, mountain or rock climbing, BASE jumping, free skiing, heli-skiing, motocross, participation in a rodeo, participation in or practice for a competitive athletic contest of any time where compensation or monetary awards are received, the use of any motor driven vehicle in a race, stunt show, or speed test; alcoholism or drug addiction; services furnished by or on behalf of any government or other medical facility for which no charge is normally made in the absence of insurance; Diagnosis or treatment provided by a Family Member; pregnancy, but not Complications of Pregnancy; cosmetic surgery, except that "cosmetic surgery" does not include reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part. "Cosmetic surgery" also does not include reconstructive surgery for congenital disease or anomaly resulting in functional defect; Treatment or Confinement for any Mental Health Disorder, unless specifically allowed by a benefit provision of this Certificate; Treatment or Confinement for any Substance Abuse Disorder, unless specifically allowed by a benefit provision of this Certificate; or Diagnosis or treatment received outside of the United States and its possessions, or Canada.

Additional exclusions and Limitations may apply. For complete benefits, exclusions and other details, please refer to the following Certificate of Group Insurance Policy Series GC-ML-HI100-Z0 (5/21) and GC-CM-HI100-Z0 (5/21) and state specific versions.

The Group Policy is renewable at the option of the insurer and may be nonrenewed, terminated, or modified in accordance with the terms of the Group Policy. The insurer has the right to change premium rates. Premiums and benefits may vary by state and with the program selected. The insurer may change premium rates if changes occur to any factors material to the underwriting risk assumed, or based upon information provided by the Policyholder. For complete details, please refer to the Group Hospital Indemnity Policy Series GP-CM-HI100-Z0 (5/21) and GP-ML-HI100-Z0 (5/21) and state specific versions.

THIS INSURANCE IS NOT INTENDED TO QUALIFY AS THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).

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