



# Hospital Champion

# Hospital Champion provides **extra insurance protection that can be used to help employees cover hospitalization costs.**

This is customizable coverage you build to suit your employees' unique needs. If you choose to have employees pay, there's no cost to your company. If your company pays for the coverage, there's no cost to employees and premiums are discounted.

**Two Plan Options** Offer employees one or both:

## **Base Plan**

Benefits are paid for:

**Hospital admission** - Pays up to \$1,500 when an employee is first admitted to a hospital. (One admission per calendar year.)

**Observation room** - Pays \$100 per visit for a stay of up to 20 hours in an Observation Unit for treatment of a covered accident or sickness. (Up to two visits per calendar year)

**Rehabilitation unit confinement** - Pays \$100 per day. (Up to 15 days per confinement and 30 days per calendar year.)

**Waiver of premium** - If an employee has been hospitalized, no premiums are due until they're released.

**Health tests & screenings** - Pays \$50 per covered screening or test. (Up to one screening or test per year)

## **Enhanced Plan**

All of the Base Plan benefits, except rehabilitation unit confinement, plus:

**Hospital confinement** - Pays \$100 per day, for up to 365 days for each covered person. (The stay must result from injuries or illness relating to a covered accident or sickness and last 20 hours or longer.)

**ICU confinement** - Pays an extra \$100 per day, on top of a Hospital Confinement Benefit. (Up to 15 days per ICU admission and 30 days per calendar year.)

**Physician's office visits** - Pays \$25 per visit. (Up to three visits per year.)

**X-Ray/Lab Services** - Pays \$35 per service (up to two services per year)

## **Additional Benefits Are Available** Valuable extras you can include with either plan option:

**Diagnostic tests** - Up to \$250 per calendar year for each covered person.

**Outpatient Surgery** - \$500 per calendar year for outpatient surgery for each covered person.

## Schedule of Benefits

### Hospital Champion Plan Designs

#### PLAN 1

#### Diamond Enhanced

<b>Hospital Admission</b>	\$1,000
<b>Hospital Confinement</b>	Pays \$100 per day, for up to 365 days for each covered person. (The stay must result from injuries or illness relating to a covered accident or sickness and last 20 hours or longer.)
<b>ICU Confinement</b>	Pays an extra \$100 per day, on top of a Hospital Confinement Benefit. (Up to 15 days per ICU admission and 30 days per calendar year.)
<b>Observation Room</b>	Pays \$100 per visit for a stay of up to 20 hours in an Observation Unit for treatment of a covered accident or sickness. (Up to two visits per calendar year)
<b>Physician's Office Visits</b>	Pays \$25 per visit. (Up to three visits per year.)
<b>Health Screening</b>	Pays \$50 per covered screening or test. (Up to one screening or test per year)
<b>X-Ray/Lab Services</b>	Pays \$35 per service (up to two services per year)
<b>Waiver of Premium</b>	If an employee has been hospitalized, no premiums are due until they're released.
<b>Diagnostic Test Benefit</b>	Up to \$250 per calendar year for each covered person.
<b>Outpatient Surgery Benefit</b>	\$500 per calendar year for outpatient surgery for each covered person.

#### PLAN 2

#### Gold Enhanced

<b>Hospital Admission</b>	\$1,000
<b>Hospital Confinement</b>	Pays \$100 per day, for up to 365 days for each covered person. (The stay must result from injuries or illness relating to a covered accident or sickness and last 20 hours or longer.)
<b>ICU Confinement</b>	Pays an extra \$100 per day, on top of a Hospital Confinement Benefit. (Up to 15 days per ICU admission and 30 days per calendar year.)
<b>Observation Room</b>	Pays \$100 per visit for a stay of up to 20 hours in an Observation Unit for treatment of a covered accident or sickness. (Up to two visits per calendar year)
<b>Physician's Office Visits</b>	Pays \$25 per visit. (Up to three visits per year.)
<b>Health Screening</b>	Pays \$50 per covered screening or test. (Up to one screening or test per year)
<b>X-Ray/Lab Services</b>	Pays \$35 per service (up to two services per year)
<b>Waiver of Premium</b>	If an employee has been hospitalized, no premiums are due until they're released.
<b>Diagnostic Test Benefit</b>	Up to \$250 per calendar year for each covered person.