Group Hospital Insurance*



How does it work?

Group Hospital Insurance helps covered employees and their families manage the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

Why is this coverage so valuable?

- The money is payable directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover.
- You get competitive rates when you buy this coverage at work.
- The cost is conveniently deducted from your paycheck.
- You may take the coverage with you if you leave the company or retire. You'll be billed directly.

Building Benefit

Your plan includes the building benefit, which may pay an additional amount if you sustain a covered accident or sickness. The benefit is based on the number of months you are continuously covered under the certificate and applied to the total payable benefit for the covered accident or covered sickness. For purposes of this benefit, the Building Benefit is not applicable to a payable Childbirth Preparation and Education Benefit.

Your plan has the following building benefit: coverage inforce 13 - 36 months = 5%; coverage inforce 37 – 60 months = 10%; coverage inforce 61+ months = 15%.

Who can get coverage?

You:	If you're actively at work.
Your spouse:	Can get coverage as long as you have purchased coverage for yourself.
Your children:	Dependent children newborn until their 26th birthday, regardless of marital or student status

Employee must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage.

The plan does not include a pre-existing condition limitation. You are covered from day one.
If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at https://www.medicare.gov/publications/02110-choosing-a-medigap-policy-a-guide-to-health-insurance-for-people-with-medicare.pdf.

Hospital Benefits		
Hospital Admission	Payable for a maximum of 12 days per year	$1,000
ICU Admission (added to Admission)	Payable for a maximum of 12 days per year	$2,000
Newborn Child Admission*	Payable for a maximum of 1 day per year	$1,000
Hospital Daily Stay	Payable per day up to 365 days	$100
ICU Daily Stay (added to Daily Stay)	Payable per day up to 365 days	$200
Short Stay	Payable for a maximum of 3 days per year	$100
Additional Inpatient Care		
Daily Stay-Facility Mental and Nervous or Substance Abuse Treatment	Payable for maximum of 90 days per insured per calendar year	$200
Admission-Mental/Nervous or Substance Abuse Treatment	Payable for maximum of 1 day per insured per calendar year	$500
Rehab/Subacute Rehab Unit	Payable for maximum of 90 days per insured per calendar year	$100

*Hospital insurance filed policy name is Group Hospital Indemnity Insurance Policy.
The definition of hospital does not include certain facilities. See your contract for details.

Active employment
You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the minimum number of hours required by your employer each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees may have a waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

Continuity of coverage
We will provide coverage for an Insured if the Insured was covered by a similar prior policy on the day before the Policy Effective Date of this certificate.
Coverage is subject to payment of premium and all other terms of the certificate. If an employee is on a temporary Layoff or Leave of Absence on the Policy Effective Date of this certificate, we will consider your temporary Layoff or Leave of Absence to have started on that date and coverage will continue for the period provided temporary Layoff or Leave of Absence under Continuation of your Coverage During Extended Absences in the certificate.
If you have not returned to Active Employment before any Insured's covered loss, any benefits payable will be limited to what would have been paid by the prior carrier.

Exclusions and limitations
We will not pay benefits for any Covered Loss that is caused by, contributed to by, or occurs as a result any of the following:
• committing or attempting to commit a felony;
• being engaged in an illegal occupation or other willful criminal activity. "Willful criminal activity" includes, but is not limited to, any of the following: (i) operating a vehicle while intoxicated in violation of Michigan's vehicle code, or any other act or law with similar intent; or (ii) operating a methamphetamine laboratory. "Willful criminal activity" does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony.;
• war or any act of war, whether declared or undeclared;
• combat or training for combat while serving in the National Guard or the armed forces of any nation, state, authority, or organization;
• a Covered Loss that occurs while an Insured is incarcerated in a penal or correctional institution or under house arrest or confinement;
• cosmetic surgery, except when required for appropriate care as determined by a Physician as a result of the Insured's Covered Accident or Covered Sickness;
• Treatment for dental care or dental procedures, unless Treatment is the result of a Covered Accident or Covered Sickness;
• any Admission or Daily Stay of a newborn Child immediately following Childbirth unless the newborn is Injured or Sick.
Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

End of employee coverage
If you choose to cancel your coverage under this certificate, your coverage will end on the first of the month following the date you provide notification to your Employer.
Otherwise, your coverage under this certificate ends on the earliest of:
• the date the Policy is cancelled by us or your Employer;
• the date you are no longer in an Eligible Group;
• the date your Eligible Group is no longer covered;
• the date of your death;
• the last day of the period any required premium contributions are made; or
• the last day you are in Active Employment.
However, as long as premium is paid as required, coverage will continue in accordance with the Continuation of your Coverage During Absences provision or if you elect to continue coverage for you under Portability of Hospital Indemnity Insurance.
We will provide coverage for a Payable Claim that occurs while you are covered under this certificate.

THIS INSURANCE PROVIDES LIMITED BENEFITS
This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for hospital insurance.
This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form UIC-GHIP16-2 and Certificate Form UIC-GHIC16-2 or contact your Unum representative.
Unum complies with applicable civil union and domestic partner laws.

Underwritten by: Unum Insurance Company, Portland, Maine
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