

Hospital Indemnity Coverage

Hospital Indemnity Coverage (HIC) provides benefits for you and your eligible dependents if you are admitted into a hospital as an inpatient due to a covered sickness or injury. The levels of daily coverage are \$50, \$100 or \$150. The employee may choose different levels of coverage for he/she and the family.



Unexpected hospital stays can mean lost time and lost income, which can make it hard to keep up with bills and things at home. Hospital Indemnity Coverage (HIC) pays you a set amount for every day you are in the hospital, for a covered sickness or injury, so you can rest easier.

The daily benefit levels combined cannot exceed \$150. The Employee must be enrolled for coverage in order to enroll your dependent(s). Coverage for his/her dependents cannot exceed your own.

If a child is born to anyone under this policy while family coverage is in force, the child shall automatically become a covered dependent from the moment of birth. However, you must still contact the FBMC Service Center at 1.855.MDC.PS4U (1.855.632.7748) and request a Change in Status form. This includes coverage for sickness or injury, and the necessary care and treatment of medically diagnosed congenital defects, birth abnormalities and premature birth. **Routine care for the child is not covered under this policy.**

You and your dependents may select different levels of coverage as long as (a) the employee's amount does not exceed \$150 and (b) your dependent's level of coverage does not exceed the employee's own.

Definitions

"Doctor" means a duly licensed practitioner of the healing arts acting within the scope of his/her license. Doctor does not include: the Insured or the Insured's spouse; or the Insured or the Insured spouse's child, parent, brother, sister; or a person living with the Insured.

"Hospital" means an institution which:

- a. is licensed as a hospital pursuant to applicable law
- b. is primarily and continuously engaged in providing medical care and treatment to sick and injured persons on an inpatient basis;
- c. is under the supervision of a staff of doctors
- d. provides 24-hour nursing service by or under the supervision of a graduate registered nurse (R.N.)
- e. has medical, diagnostic and treatment facilities, with major surgical facilities:
 - on its premises, or
 - available to it on a prearranged basis, and
- f. charges for its services.

Hospital does not include:

- a. a clinic or facility or unit of a hospital for 1) convalescent, custodial (primarily for the purpose of meeting personal needs and could be provided by person other than doctors and nurses), educational or nursing care; 2) the aged, drug addicts or alcoholics; 3) rehabilitation; or

>> Benefit Eligibility Note:

- All Full-Time and Part-Time employees are eligible to enroll in the Hospital Indemnity Coverage offered by the School Board.
- Current Retirees may only continue to enroll in the Hospital Indemnity Coverage if you were previously enrolled at the time of your retirement.
- COBRA Participants and PT Food Service (AFSCME) employees are ineligible to enroll in Hospital Indemnity Coverage.
- See eligibility information for more details.



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- b. a military or veterans hospital contracted for, or operating by a national government or its agency unless: 1) the services are rendered on an emergency basis; and 2) in the absence of insurance, a legal liability exists to pay the charges for the services given.

Effective Date Provision

An insured's coverage begins on the effective date shown in the issued Certificate of Insurance, subject to receipt of the correct initial premium and provided the person is considered to be actively at work.

Termination Provision

An insured's coverage will end on the earliest of: if no longer an eligible employee/retiree of the policyholder; if required premium is not paid by the end of the grace period; the date the group policy is terminated; the date coverage is terminated for the class of eligible persons to which the insured belongs.

