

# Hospital Accident Insurance Plan | HAP

**PRODUCT:** Hospital Accident insurance helps provide coverage in the event of hospitalization due to a covered accident.

**ELIGIBILITY:** One account holder per account, provided they are age 18 or over and a U.S. resident, can be covered under the Hospital Accident Insurance.

This same account holder can choose between individual or family coverage. Family coverage includes the account holder, their spouse or domestic partner, and all dependent children.

**COVERAGE:** One account holder per account can be covered up to:

- In-Hospital Accident Daily Benefit = \$900/day, with a maximum payout of \$328,500 per calendar year, when they are in a covered accident that results in them being confined to a Hospital within 30 days of the accident; maximum 365 days per accident
- Intensive Care Unit (ICU) Benefit = \$1,800/day, with a maximum payout of \$657,000 per calendar year, when they are in a covered accident that results in them being confined to a Hospital Intensive Care Unit within 30 days of the accident; maximum 365 days per accident
- Emergency Room Benefit = \$450/occurrence, when they are in a covered accident that results in them being treated or examined as an outpatient in a Hospital emergency room within 72 hours of the accident

**FAMILY PLAN:** In the event the account holder's spouse or domestic partner has a hospitalization due to a covered accident,

- 60% of the account holder's coverage amount will be paid if there are no eligible dependent children; and
- 50% of the account holder's coverage amount will be paid if there are eligible dependent children.

In the event the account holder's dependent children have a hospitalization due to a covered accident,

- 40% of the account holder's coverage amount will be paid if there is no spouse or domestic partner; and
- 20% of the account holder's coverage amount will be paid if there is a spouse or domestic partner.

**EXCLUSIONS:** Some exclusions apply. See Certificate of Insurance and Summary of Coverage for detailed information.

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## Frequently Asked Questions

### COVERAGE

#### Who can be covered?

One account holder per account can be covered, provided they are age 18 or over and reside in U.S. This same account holder can choose between individual or family coverage.

#### Who is covered under the Family Plan?

Spouses or domestic partners and eligible dependent children are covered under the family plan.

#### What hospital coverages are provided to the account holder?

If the insured is in a covered accident resulting in being confined to a hospital within 30 days of the accident, the plan will pay:

In-Hospital Accident Daily Benefit of \$900/day, for up to 365 days per accident, with a maximum payout of \$328,500 per calendar year; or

Intensive Care Unit (ICU) Benefit of \$1,800/day, for up to 365 days per accident, with a maximum payout of \$657,000 per calendar year.

#### What emergency room coverages are provided to the account holder?

If the insured is in a covered accident resulting in them being treated or examined as an outpatient in a Hospital emergency room within 72 hours of an accident, the plan will pay:

Emergency Room Benefit of \$450/occurrence, with a maximum payout of \$2,250 per calendar year.

#### What coverages are provided under the Family Plan?

For the account holder's spouse or domestic partner, 60% of the account holder's coverage amount is provided if there are no eligible dependent children; and 50% of the account holder's coverage amount is provided if there are eligible dependent children.

For the account holder's eligible dependent children, 40% of the account holder's coverage is provided if there is no spouse or domestic partner; and 20% of the account holder's coverage is provided if there is a spouse or domestic partner.

#### Can this coverage be used in conjunction with health insurance?

Yes, this is in addition to any other coverage.

### PAYMENT

#### When are benefits paid?

Benefits are paid in accordance with the insurance documents following the insurance carrier's receipt of all required claim documentation.

#### Who receives the coverage payments?

Payments made under the Plan are sent directly to the insured, unless the insured directs payment elsewhere.

### ELIGIBILITY

#### Is there a medical exam or do any medical forms need to be completed before coverage begins?

No.

#### Are there age restrictions for the coverage?

The account holder must be age 18 or over. Daily Intensive Care and In-Hospital benefits reduce to 50% of the benefit amount at age 65 and reduce to 25% of the benefit amount at age 75.

### ACTIVATION

#### How does the activation process work?

Activation can be completed by returning the Activation Form that was included within the solicitation letter. If the form isn't available, contact the Insurance Service Center.

#### When an Activation Form is delivered directly to the Financial Institution, where should the form be mailed?

Econocheck, 3 Gresham Landing, Stockbridge, GA 30281

### MISCELLANEOUS

#### Can this insurance be cancelled at any time, for any reason?

Yes, cancellations may be made by calling the Insurance Service Center.

#### Where can additional information be found?

The Certificate of Insurance, Summary of Coverage, and the Insurance Service Center at 800.480.3715.

#### Who is the Insurance Carrier for this insurance?

Federal Insurance Company, a Chubb company.