



Coverage for expenses due to a hospital stay

Hospital indemnity insurance benefit summary



About half of U.S. adults say that it's very or somewhat difficult for them to afford their healthcare costs¹



50%

Watch this quick video to learn more



Did you know?

High costs of hospitalizations may contribute to financial hardships

• Hospital costs averaged \$2,607 per day throughout the United States.²

• In 2020, the average health insurance deductible amount was \$1,945 per individual and \$3,722 per family, among employer-based plans in the United States.³



Benefit plan and features - High Plan

Class definition: Class 1 – All Active Full Time and Group I Part Time Employees working at least 20 hours per week. All Retail Sales Managers, Financed Financial Professionals, and Financial Professionals who are FTLIS or EQH Gold.

Included Benefits	Benefit Amount
First Day Hospital	\$1,000, once per year
First Day Hospital Intensive Care Unit (ICU) Confinement	\$2,000, once per year
Daily Hospital Confinement	\$150, up to 365 days per year
Daily Hospital ICU Confinement	\$240, up to 60 days per year
Daily Hospital Rehabilitation Unit	\$100, up to 60 days per year

Admission and Confinement benefits are not additive.

Coverage Details

Coverage Basis	24-Hour
Age Reduction	None
Maternity Waiting period	No Waiting Period
Pre-Existing Condition Limitation	None
Annual Maximum Payout	Unlimited
Lifetime Maximum Payout	Unlimited
Portability	To age 70

Understanding your benefits

Commonly Used Terms

Accident	An event that an average person would consider sudden and unforeseeable and which causes injury to an insured. Illnesses of any kind are not considered an accident.
Common carrier	A phrase referring to commercial airplanes, trains, buses, subways, ferries, etc.
Open reduction	Surgical treatment or repair of an injury.
Closed reduction	Non-surgical treatment or repair of an injury.

Frequently Asked Questions

When can I enroll?	You can enroll when you are initially eligible for benefits and any subsequent annual enrollment or life status change.
Do benefits have to be used for medical expenses?	You decide how to use your benefit payment: <ul style="list-style-type: none">• Out-of-pocket medical costs, including deductibles and co-pays• Rehab costs• Rent or mortgage payments• Groceries• Utility or credit card bills• Childcare• Other financial support
What is hospital indemnity insurance?	Group hospital indemnity insurance provides cash benefits for stays in a hospital and some related therapies. Our plan pays higher benefits for more serious hospitalizations.
Why should I buy hospital indemnity?	Hospital indemnity insurance helps cover unexpected expenses related to a hospitalization, which can be costly. While major medical insurance covers the majority of costs of a hospitalization, there are typically still out-of-pocket costs, such as deductibles or co-pays, in addition to added expenses outside the hospital due to your or a family member's hospitalization.
How do I learn more about my benefits?	Go to www.equitable.com/employeebenefits and log on to EB360® to view your account details.
If I have additional questions, who can I talk to?	Please don't hesitate to contact us at Phone Number (866) 274-9887.



**Contact us at
(866) 274-9887
with any questions
you may have.**

This includes questions on how we can provide language translation services at no cost to you and how we can assist the visually impaired with form completion and other information.

Email: Customer Service at
EBCustomerService@equitable.com.



Members requiring assistance with hearing impairment can contact our TDD line directly at (800) 877-8973.

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Important Information

Limitations and exclusions: The following is a summary. A complete list of applicable exclusions and limitations are included in the policy and certificate. State variations may apply. Hospital Indemnity benefits may not be payable for any loss that is a result of, or is caused or contributed to by: war or any act of war, intoxication, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (ex: mountain climbing, sky diving), participating in a felony or illegal activity, suicide or intentionally self-inflicted injury, while incarcerated, voluntary drug use unless administered by and used as instructed by a physician or for over-the-counter drugs in accordance with manufacturer's instructions, substance abuse, any mental/nervous disorder, elective procedures (except for sterilization, tubal ligation or vasectomy, and reversal thereof, or gender change, if recommended by a physician), and treatment or services provided by any government agency or program for which there is not normally any charge except for treatment provided by or through a Veteran's Home or Hospital.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

This coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This policy provides limited benefits: Hospital indemnity insurance is a limited benefit policy. It does NOT provide basic hospital, basic medical or major medical insurance, and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act. THIS POLICY IS NOT A MEDICARE SUPPLEMENT PLAN. The certificate has exclusions and limitations for certain conditions that may affect any benefits payable. For costs and complete details of the coverage, please see the actual policy or contact your insurance broker. Benefits payable are subject to all terms and conditions of the certificate. Policy form MOEBP22 HI; AXEBP22 HI and state variations. Availability is subject to state approvals.

Hospital does not include certain facilities such as nursing homes, convalescent care, or extended care facilities.

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