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USG Hospital Indemnity plan: new for 2017

Hospital stays are rarely an enjoyable experience. Costs can add up quickly — medical bills; travel, food and lodging costs; plus, the day-to-day expenses that don't stop while you're in the hospital.

The financial pressures can be overwhelming. That's where the USG Hospital Indemnity plan can help.

What is the USG Hospital Indemnity plan?

The USG Hospital Indemnity plan, offered by Voya Financial, pays a daily benefit if you have a covered stay in a hospital,* critical care unit or rehabilitation facility. The benefit amount is determined by the type of facility and the number of days you stay.

This is a limited benefit policy. The USG Hospital Indemnity plan is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

*A hospital does not include an institution or part of an institution used as: a hospice unit; a convalescent home; a rest or nursing facility; a free-standing surgical center; a rehabilitative facility; an extended care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care, or care or treatment for persons suffering from mental diseases or disorders, or care for the aged, or drug or alcohol addiction.

What benefits are available?

- Hospital: \$100 per day, up to 30 days confinement
- Critical Care Unit: \$200 per day, up to 15 days per confinement
- Rehabilitation Facility: \$50 per day, up to 30 days per confinement

Monthly premiums

Tier Level	Rate
Employee	\$9.83
Employee + Spouse	\$20.00
Employee + Children	\$14.86
Family	\$25.03



HOW CAN THE USG HOSPITAL INDEMNITY PLAN HELP?

While coverage amounts may vary, you can use your benefit to cover:

- Medical expenses, such as deductibles and copays
- Travel, food and lodging expenses for family members
- Child care
- Everyday expenses like utilities and groceries



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Do I need to provide health information in order to apply?

No, there are no medical questions or tests required for coverage.

Are there exclusions or limitations?

Benefits are not payable for any loss caused in whole or directly by any of the following:

- Participation or attempt to participate in a felony or illegal activity.
- Operation of a motorized vehicle while intoxicated.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Elective surgery, except when required for appropriate care as a result of the covered person's injury or sickness.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semiprofessional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Work for pay, profit or gain, if the employer elects to exclude work-related sicknesses or accidents under the policy.

Exclusions and limitations may vary by state. Consult your certificate of insurance for exact language.



FOR MORE INFORMATION

Contact Voya at
1-844-228-8692