

# Hospital Indemnity Coverage



## Who is an eligible dependent for this coverage?

Eligible dependents covered under this plan include:

- Legal Spouse/Domestic Partner
- Unmarried children who are under age 25 provided:
  - » the child is dependent upon the insured for support
  - » the child is living in the insured's household, or
  - » the child is a full-time or part-time student.

**NOTE:** 'Child' includes stepchild, legally adopted child, a child pending finalization of adoption proceedings, natural child, and children of a Domestic Partner (provided the Domestic Partner is also covered). Dependent eligibility will be determined at the time of claim.

## When will my benefits begin?

You are eligible for benefits on the first day of a covered hospitalization. Outpatient procedures are not covered.

## How long will the benefits continue?

These benefits are payable for each day you are admitted as an inpatient in a covered hospital (see exclusions) for any period from one to 365 days. Successive periods of hospital confinement, due to the same or related causes, not separated by 60 days shall be considered as one period of hospital confinement.

## Must I still pay my premiums if I am hospitalized or disabled and unable to work?

If you are confined in a hospital before your 60th birthday, coverage will be continued without further payment of premium beginning on the next premium due date:

- a. after you have received benefits for 60 consecutive days during which premiums are paid, and
- b. while you remain in the hospital as an inpatient for the same or related injury or sickness and benefits continue to be paid to a maximum of 365 days.

If you become disabled before your 60th birthday, coverage will be continued without further payment of premiums after you have been disabled for nine (9) straight months during which premiums are paid and while you remain disabled and after you have submitted proof that you are disabled. Premiums will continue to be waived as long as you remain hospitalized or disabled provided you are eligible to continue receiving benefits, but no more than 365 days.

Waiver of Premium applies only to you; however, coverage for your covered dependents will also be continued without further payments while premiums are waived.

## >> 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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## When are benefits payable?

Benefits are payable for each day of a necessary hospital confinement when the insured is confined in a hospital as an inpatient, *for the treatment of a covered sickness or injury*, as recommended by a doctor for care that is reasonably and medically necessary.

## How do I obtain claim forms?

To obtain claim forms, call the FBMC Service Center at 1.855.5MYFBMC (1.855.569.3262), Monday - Friday, 7 a.m. - 8 p.m. ET.

## Are benefits taxable?

The IRS may require you to pay taxes on payments you receive from the Hospital Indemnity Coverage plan under current law. For further information, consult your personal tax advisor.

## Is there a survivor benefit?

Yes, if benefits are unpaid at the time of your death, one lump sum payment will be made to the first surviving class of the following classes of persons:

- wife or husband
- child(ren)
- mother or father
- sister or brother

If there is no surviving member as stated above, the benefits will be paid to the Insured's estate.

## What insurance company makes this plan available to me?

This group Hospital Indemnity Insurance Policy is underwritten by Life Insurance Company of North America, Philadelphia, PA

**This plan provides HOSPITAL INDEMNITY INSURANCE ONLY. It does not pay for all losses caused by sickness and is not a substitute for comprehensive or major medical coverage.** This is a brief description of important features of the plan. It is not a contract. Terms and conditions of coverage are set forth on Policy Form No. 604852 (FL). The group policy (AGL-1060), issued in Florida is subject to the laws of the state in which it is issued. Florida Licensed Agent: Stephen C. Zilberfarb, 2701 N. Rocky Point Drive, Tampa, FL 33607, Lic. # 108462 .

