

Hospital Indemnity Insurance Plan



Why do I need NYSSCPA Group Hospital Indemnity Insurance?

NYSSCPA Hospital Indemnity Insurance provides supplemental protection in the event you are hospitalized. Most basic health insurance plans only cover about 80% of your total medical expenses, leaving you with the remaining bills to pay out of your own pocket. With this plan in place, you will have help taking care of the high costs of hospital care, so you can focus on getting well.

Who is eligible for coverage?

All NYSSCPA members and their spouses who are under age 65 are guaranteed acceptance for this coverage. Acceptance is also guaranteed for your unmarried dependent children under age 23.

How much coverage is available?

You may select a daily hospital benefit from \$50 to \$200¹ in \$50 units. This benefit will be paid beginning on the first day of a covered hospitalization and will be paid every day for up to 365 days—in addition to any other insurance coverage you may have.²

¹\$200 daily benefits are only available to residents in New York Metropolitan area counties: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Rockland, and West Chester, as defined in NY Statute 52.2 (R). Benefits reduce to \$20 per day at age 65.

²Certain coordination of benefits restrictions apply when you have hospital indemnity benefits under another Hospital Indemnity Plan. Your total hospital indemnity benefits received cannot exceed \$250 per day.

Does the plan provide coverage for intensive care?

If you are confined in a hospital Intensive Care Unit, your daily benefit will be doubled each day of confinement for up to 90 consecutive days. This benefit is only available to insureds under the age of 65.

What happens if I am hospitalized more than once?

You may submit claims for different injuries or illnesses. If an additional hospitalization occurs as a result of an unrelated cause, it will be treated as a new claim.

What are the plan's rates?

Premiums are shown in the charts below based on your chosen daily benefit amount.

NYSSCPA Hospital Indemnity Insurance Semiannual Premium Rates

\$200 Daily Benefit*

Member's Age	Member Only	Member & One Dependent	Member & Two or More Dependents
Under 40	\$110.00	\$270.00	\$390.00
40-49	150.00	330.00	490.00
50-59	220.00	440.00	580.00
60-64	320.00	640.00	740.00

\$150 Daily Benefit*

Member's Age	Member Only	Member & One Dependent	Member & Two or More Dependents
Under 40	\$82.50	\$202.50	\$292.50
40-49	112.50	247.50	367.50
50-59	165.00	330.00	435.00
60-64	240.00	480.00	555.00

\$100 Daily Benefit*

Member's Age	Member Only	Member & One Dependent	Member & Two or More Dependents
Under 40	\$55.00	\$135.00	\$195.00
40-49	75.00	165.00	245.00
50-59	110.00	220.00	290.00
60-64	160.00	320.00	370.00

\$50 Daily Benefit*

Member's Age	Member Only	Member & One Dependent	Member & Two or More Dependents
Under 40	\$27.50	\$67.50	\$97.50
40-49	37.50	82.50	122.50
50-59	55.00	110.00	145.00
60-64	80.00	160.00	185.00

*At age 65, all benefits reduce to \$20 per day. The cost of the \$20 per day benefit is \$40 for six months for each member, plus \$40 for six months for one dependent.

Note: Rates automatically change on the premium due date following the date you move to a higher age bracket.

Rates cannot be changed unless they are changed for all individuals in your class at renewal.

How do I enroll?

To enroll for NYSSCPA Group Hospital Indemnity Insurance, simply download and complete the enrollment form, and mail it, along with a check for your first payment to:

NYSSCPA Member Insurance Program
1200 East Glen Avenue
Peoria Heights, IL 61616-5348

Details of this Coverage

30-Day Free Look

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated and you will receive a full refund—no questions asked!

Effective Date

Coverage will begin on the first of the month following receipt of your request, provided the required premium is paid. A person must not be hospitalized on the date the insurance is to take effect. If so, the insurance will take effect on the next business day after he or she has been discharged.

Continuation of Coverage

Coverage will continue as long as your premiums are paid when due, you remain an NYSSCPA member, insurance does not end for your class, the Master Group Policy remains in force, and you do not enter full-time military duty.

Pre-Existing Conditions Limitation

Confinements due to conditions diagnosed or treated during the 12-month period prior to your effective date of coverage are not covered unless you receive no treatment for that condition for a period of 12 consecutive months. This limitation also applies to your insured dependents.

Exclusions

Benefits under this policy will not be paid for hospitalization for: well baby care; pregnancy, childbirth or non-spontaneous abortion, except complications of pregnancy as defined in your Certificate of Insurance; confinements not ordered by your doctor; resulting from declared or undeclared war, including resistance to armed aggression; treatment which would be given free of charge if you were not insured; or confinement which begins after a person's insurance ends, regardless of when the injury occurred.