



Group Hospital Indemnity Insurance Policy

Note: Policy not available in Florida.

The USBA Hospital Indemnity Policy can help provide you with a way to pay for the cost of hospitalization. Issued in units of \$50 per day, you can get up to four units of coverage (\$200 per day).

- The benefits are paid directly to you tax free.*
- Use benefits as you see fit to pay - hospital or doctor bills, even regular bills that pile up when you're in the hospital.
- Acceptance for eligible members is guaranteed and no physical exam is required.
- You won't even have to answer any health-related questions. (Pre-existing conditions may not be covered immediately.)

* According to current IRS rulings. Please note that benefits received under this policy may be taxable. You should consult a personal Tax Advisor for further information. This material is not intended for use with residents of Arizona or New Mexico.

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The cost for the coverage depends on your age and the number of units you select. There are four flexible policy options. The following rates are current as of 2023.

Monthly premium for each \$50.00 per Day Unit*

MEMBER'S AGE	MEMBER ONLY	MEMBER & CHILDREN	MEMBER & SPOUSE	MEMBER & FAMILY
Under 41	\$5.00	\$10.00	\$10.00	\$15.00
41-45	8.00	13.00	16.00	21.00
46-55	9.50	14.50	19.00	24.00
56 & Over	15.00	20.00	30.00	35.00

* Member and spouse daily benefit amounts reduce 50% on June 1 following the Member's attainment of age 66. Children are covered for 50% of the insured Member's daily benefit. Rates increase as Member enters a new age bracket.

To apply online or download an application for Hospital Indemnity Insurance Policy, contact a USBA Product Specialist at 877-297-9235 M-F 9am to 4:00pm Central time or [visit our website](#).



The Group Insurance Policyholder

USBA is a not-for-profit association that provides a family of life insurance and other products and services to military personnel, Federal employees, National Guard and Reserve members, Veterans and their families with the highest ethical standards of conduct and service.

How to Contact USBA

Let us help you find an answer to your question. Please call or email a USBA Product Specialist. If it's outside our hours of business, we will get back with you the next business day.

- Phone: 877-297-9235 Monday through Friday, 9:00 a.m. to 4:00 p.m. Central time
- Email: webmaster@usba.com
- Social Media: (click to follow)



New York Life Insurance Company
51 Madison Avenue
New York, NY 10010
On policy form GMR

The Company Behind the Policy

All USBA Group life insurance policies are underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR. New York Life has received the highest financial strength ratings currently awarded to any U.S. life insurer by Standard & Poor's (AA+); A.M. Best (A++); Moody's (Aaa); and Fitch (AAA). Source: Individual Third-Party Ratings Reports as of 10/18/22.

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policy G-5396-0 issued by New York Life Insurance Company to the Uniformed Services Benefit Association. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Policy.

Arkansas Residents

Arkansas Agent Insurance License Number is 347836.

California Residents

California Agent Insurance License Number is 0G58528.

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