



USBA Group Hospital Indemnity Insurance Plan



When you're hospitalized, the last thing you want to do is worry about the bills. Now, with the **USBA Group Hospital Indemnity Plan**, you can concentrate on getting well. Benefits for you or an insured family member are provided from the first day of a covered hospitalization and are payable up to one full year!

Do you still need the **USBA Hospital Indemnity Plan** if you're covered by a major medical or an employer-sponsored plan, TRICARE or Medicare? While only you can answer that question, consider this ... if you're hospitalized, you'll still probably have to meet a deductible before any benefits are paid. And many plans pay

only 80% of the bill. The rest comes out of your pocket!

The **USBA Hospital Indemnity Plan** can help take a bite out of the staggering cost of hospitalization. Issued in units of \$50 per day, you can get up to 4 units (\$200 per day). The cost for the coverage depends on your age and the number of units you select. Choose from four flexible plans ... there's one to meet your family's individual needs.

The benefits are paid directly to you tax free (according to current IRS rulings) to use 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.)

The **USBA Hospital Indemnity Plan** can provide you with an affordable way to help guard against the catastrophic costs of a hospital stay. Enjoy the peace of mind knowing you & your family are protected.

USBA's Hospital Indemnity Plan is underwritten by New York Life Insurance Company ... one of the oldest and largest life insurance companies in America.

USBA HOSPITAL INDEMNITY PLAN:

The following rates are current as of 2017.

Monthly premium for each \$50 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 1 June following the Member's attainment of age 66. Daily benefit amount of children is \$25 for each \$50 unit of member coverage.

For a plan brochure with complete information and an application on the **USBA Hospital Indemnity Plan**, just call (877) 297-9235. *Note: Plan not available in Florida.*

Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR

This information is only a brief description of the principal provisions and features of the Plan. The complete terms and conditions are set forth in the group policy 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 Plan.

Arkansas Residents

Pamela Oyler, an employee of USBA, is a licensed Arkansas Agent whose Insurance License Number is 347836.

California Residents

Pamela Oyler, an employee of USBA, is a licensed California Agent whose Insurance License Number is 0G58528.