



## Group Hospital Indemnity Insurance Plan

*Note: Plan not available in Florida.*

The USBA Hospital Indemnity Plan can help provide you with an affordable way to help pay for the 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. There are 4 flexible plan options.

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. Please note that benefits received under this plan may be taxable. You should consult a personal Tax Advisor for further information. 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 following rates are current as of 2020.

### USBA Group Hospital Indemnity Insurance Plan

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 our Hospital Indemnity Insurance Plan, contact a USBA Product Specialist at 877-297-9235 M-F 8am to 4:30pm Central time or [visit our website](#).



### **The Group Plans Policyholder**

USBA is a not-for-profit association that provides a family of affordable 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 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, 8:00 a.m. to 4:30 p.m. Central time
- Email: [webmaster@usba.com](mailto:webmaster@usba.com)
- Social Media: (click to follow)



### **The Company Behind the Plan**

All USBA Group life insurance plans 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 9/12/19.

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 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 Plan.

### **Arkansas Residents**

Arkansas Agent Insurance License Number is 347836.

### **California Residents**

California Agent Insurance License Number is 0G58528.