



As of October 1, 2015, RAM will be providing Cooperative members who purchase a health insurance plan from Blue Cross Blue Shield of Massachusetts with a Hospital Indemnity Plan to complement their health insurance coverage.

This benefit can help offset incurred out of pocket expenses if you are hospitalized.

Here is a brief summary of what this plan covers:

No one plans to get sick or injured. If it happens, who will you count on?

When you are hospitalized due to an accident or illness, you can count on your friends and family for emotional support, but you shouldn't have to count on them for financial support. When you have an accident or illness that you have no way of predicting or preventing, expenses not covered by your medical insurance can put your hard-earned savings at risk. Hospital Care pays you in the event you are hospitalized, and can help offset the costs of medical deductibles and co-pays. **Protect yourself from the unexpected!**

<u>Benefit</u>	<u>Amount</u>	<u>Frequency</u>
First Day Hospital Confinement (Admission)	\$750	maximum 10x per Calendar Year
Daily Hospital Confinement	\$150/day	maximum 10x per Calendar Year: up to 180 days per confinement
Intensive Care	\$225/day	maximum 1x per Calendar Year: up to 15 days per confinement
Ground Ambulance	\$120	maximum 3x per Calendar Year: within 30 days of accident or sickness
Air Ambulance	\$750	maximum 3x per Calendar Year: within 72 hours of accident or sickness

*Hospital Confinement & Intensive Care Benefit will not be paid for the same periods of confinement

* Air & Ground Ambulance cannot be combined: once per accident or sickness

Highlights of Plan

- This plan provides coverage for hospitalization, intensive care and ambulance transportation.
- This coverage is portable which means you can take your plan with you if you choose to leave your place of employment.
- This plan pays YOU. It does not coordinate with other insurance you may have.
- Pre-existing Condition Limitation: The policy will apply a pre-existing condition limitation for any condition that you received treatment for 6 months prior to your effective date; any condition that was treated during those 6 months will have a 12 month waiting period before that condition is eligible for benefits.

Who is eligible?

- The plan is being provided to employees enrolled in an employer offered Blue Cross Blue Shield of Massachusetts health benefits plan purchased through the RAM Health Insurance Cooperative (RAMHIC).
- Employers must have two or more employees enrolled in said health benefits plan.
- The plan is provided to subscribers only—covered spouses or children are not eligible for the plan at this time.

- In the event of a discrepancy, the USABLE policy will override

How does it work?



Hospital Claim Submission

Claims received upon **entire completion** are paid promptly by USABLE Life's Home Office; average turnaround time is 10 business days for approved claims. Instructions are included on enclosed claim form:

- **Employee** – complete Insured's Statement and Authorization to Obtain Information sections only
- **Physician** – complete Attending Physician Statement
- **Itemized bills** – should be accompany completed claim form
- An Accident report is required for **motor vehicle accidents**

The Covered Person is benefit eligible if:

- Incurs charges for and is confined to a hospital, hospital Intensive Care Unit or a hospital Sub-Acute Intensive Care Unit as a resident bed patient for a period of 18 hours due to accident or sickness.
 - If confined in hospital, discharged and confined again for the same related condition with 90 days of discharge, USABLE Life will treat this later confinement as a continuation of the previous confinement.
 - If more than 90 days have passed between the periods of hospital confinement, USABLE will treat later confinement as a new and separate confinement

What else do you need to know?

This plan summary provides a brief description of the coverage offered. It is not a contract. Like all insurance products, there are certain terms, conditions, limitations and exclusions contained in the policy that to which this plan is subject. Specifically the plan does not cover injuries from high risk activities. The list which follows includes some examples of activities that would not be covered if you were injured or become ill as a result of activity. You can receive the full list from USABLE Life. This plan does not cover an injury incurred due to exposure to any act of war, riot or insurrection or if the covered person is serving in the armed forces. Self-inflicted injuries or injuries sustained while participating in illegal activity are not covered. Neither are injuries from any kind of non-commercial air flight. Injuries from auto accidents when driving while under the influence of alcohol or narcotics are not covered. Any injury suffered while participating in an extreme sport such as bungee jumping, sail gliding, parasailing or skydiving is not covered. Similarly, any kind of stunt driving or speed racing injury is not covered. If you are injured while participating in a sport as a professional or semi-professional athlete, no benefits are paid. Additionally, the following routine treatments or care are not covered: child nursing/well baby care, receiving hearing aids or fittings, reversal of tubal ligations or vasectomy, and artificial insemination or in-vitro fertilization.

Geographic Limitation

USABLE Life will not provide benefits for treatments received outside of Canada, the territorial limits of the United States or its possessions.

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