



## THE MISSING PIECE TO HELP COVER THE UNEXPECTED

### GROUP HOSPITAL INDEMNITY INSURANCE PLAN

UNDERWRITTEN BY **New York Life Insurance Company**

## FOCUS ON RECOVERING—LET US WORRY ABOUT PAYING THE BILLS

The American Society of Civil Engineers' (ASCE) Group Hospital Indemnity Insurance Plan is an easy, cost-effective way to help overcome the financial impact of a hospital visit. This plan pays you a cash benefit directly whenever you're admitted to a hospital for medical treatment.\*

With this affordable coverage, you will receive a lump sum payment for any qualified hospital stay or outpatient service. There are no deductibles, and you will only be asked to submit proof of relevant stays or services—not a collection of itemized receipts.

### PLAN HIGHLIGHTS

You can choose a benefit amount of \$100 – \$500 per day, in increments of \$100. Additional benefits, which can increase payouts, are provided for the following services:

- **Cancer confinement**  
Under age 65, additional 100% of the daily benefit
- **Common accident confinement**  
Additional 100% of the daily benefit
- **Intensive care unit confinement**  
Under age 65, additional 100% of the daily benefit; age 65 and over, additional 50% of the daily benefit

- **Intermediate intensive care unit**  
Additional 50% of the daily benefit
- **Outpatient emergency accident**  
Under age 65, equal to one daily benefit
- **Outpatient surgical benefit**  
Equal to one daily benefit, maximum three times per year
- **Observation care benefit**  
Equal to one daily benefit
- **Residential treatment facility benefit**  
50% of the daily benefit
- **Skilled nursing facility**  
Under age 65, 50% of the daily benefit
- **Home convalescent benefit**  
50% of the daily benefit
- **Ambulance benefit**  
\$50 benefit, maximum two times per year

### BENEFIT EXAMPLE

Reggie is a 59 year-old man covered under this plan. He recently suffered an illness that required him to remain in an intermediate intensive care unit for 20 days.

Since Reggie's basic hospital benefit pays \$200 a day, and his intermediate intensive care benefit adds an extra 50%, he would receive a total of \$6,000 to help cover expenses.

**Basic Hospital Benefit:** \$200 x 20 = \$4,000

**Intermediate Intensive Care Benefit**  
(50% added benefit): \$100 x 20 = \$2,000

**Total Benefit:** \$6,000

## ADDITIONAL FEATURES

### Guaranteed Issue

As long as you meet the eligibility requirements, you are guaranteed coverage. No health questions or medical exams are required.

### No deductibles or waiting periods

Once your claim is approved, you will receive 100% of your entitled benefit, beginning on the first day of your covered stay.

### No benefit cutbacks

Benefits remain the same, even if your health declines.

## FAQS

### Who is eligible to apply?

Members in good standing, through age 79, may apply. Spouses or domestic partners through age 79, and all unmarried, dependent children through age 25 are also eligible.\*\*

### How much coverage is available?

Daily benefits are available from \$100 – \$500, in \$100 increments.

### How long does coverage last?

There is no termination age.

### What is the maximum daily benefit allowed?

The insured can receive up to 200% of the daily benefit selected (100% for a basic hospital stay, and up to another 100% for other covered circumstances, where applicable).

### Is this a major medical plan?

No, this is a supplemental health benefits plan. If the insured does not have a major medical plan, tax implications may apply.

### Is it hard to qualify?

No, acceptance is guaranteed as long as the eligibility criteria are met.

*\*Benefit payments require a covered stay. A covered stay is each day (or days) a covered person is confined in a hospital, skilled nursing facility, or residential treatment facility, if each day of the confinement satisfies the conditions stated in the covered stay section of the hospital indemnity insurance plan description.*

*\*\*Coverage is not available to residents of Florida, Louisiana, Minnesota, Montana, Nevada, Ohio, Texas, Vermont, New Hampshire, Washington, U.S. territories, Canada or Puerto Rico.*



**New York Life  
Insurance Company**

For questions, contact your insurance helpline: **800.650.2723** | [ASCEplans.com/Apply](https://www.asceplans.com/Apply)

ASCE Hospital Indemnity Insurance Plan is underwritten by the New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 under Group Policy No. G-30250-0 on Policy Forms GMR-FACE/G-30250-0. ASCE incurs certain administrative expenses in connection with this sponsored program. To provide and maintain this valuable membership benefit, it is reimbursed for such expenses.

This brochure is intended to describe only principle features of the ASCE Hospital Indemnity Insurance Plan and is not a contract. For complete details, including features, costs, eligibility, renewability, limitations, and exclusions, please see the Certificate of Insurance.

 **PEARL® INSURANCE**  
1200 E. Glen Ave., Peoria Heights, IL 61616

Brokered and administered by: Pearl Insurance solicits insurance on behalf of New York Life and receives compensation, which may vary depending on certain factors, based on the sale of insurance. For additional compensation information, please call Pearl Insurance at 800.650.2723.

CALIFORNIA INSURANCE LICENSE  
#OF76076; AR INS LIC #1322

**CURRENT 2018 ANNUAL HIP PLUS - DAILY BENEFIT: \$100 PER DAY**

Member Age	Member Only Premium*	Member Plus One Dependent Premium*	Member Plus More Than One Dependent Premium*
<35	\$88.97	\$234.98	\$344.51
35-39	\$110.05	\$271.95	\$383.70
40-44	\$110.70	\$273.98	\$383.87
45-49	\$113.94	\$279.38	\$390.83
50-54	\$157.74	\$332.29	\$435.83
55-59	\$176.36	\$371.39	\$487.06
60-64	\$221.07	\$415.91	\$522.52
65-69	\$221.07	\$415.91	\$522.52
70-74	\$300.41	\$568.76	\$688.29
75-79	\$374.85	\$714.96	\$844.49
80+	\$426.53	\$813.32	\$952.21

\*For purpose of determining premium, "Member" also refers to spouse when the member is not insured or requesting coverage. Spouse coverage is always based on Member's age.

The premium contributions shown reflect the current rates and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date and on any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustee under Trust Agreement with the ASCE.

**BENEFITS**

**Hospital Confinement**  
**Intensive Care Unit**  
**Cancer**  
**Ambulance**  
**Intermediate Intensive Care**  
**Outpatient Surgical**  
**Outpatient Emergency Accident**  
**Observation Care**  
**Home Convalescence**  
**Skilled Nursing Facility**  
**Residential Treatment Facility**  
**Common Accident Confinement**