



EQUITABLE

Group name: Equitable Financial Life Insurance Company
Policy number: 000337

Coverage for expenses due to a hospital stay

Hospital indemnity insurance benefit summary



About half of U.S. adults say that it's very or somewhat difficult for them to afford their healthcare costs¹



50%

Watch this quick video to learn more



Did you know?

High costs of hospitalizations may contribute to financial hardships

- Hospital costs averaged \$2,607 per day throughout the United States.²

- In 2020, the average health insurance deductible amount was \$1,945 per individual and \$3,722 per family, among employer-based plans in the United States.³



Benefit plan and features - Low Plan

Class definition: Class 1 – All Active Full Time and Group I Part Time Employees working at least 20 hours per week. All Retail Sales Managers, Financed Financial Professionals, and Financial Professionals who are FTLIS or EQH Gold.

Included Benefits	Benefit Amount
First Day Hospital	\$500, once per year
First Day Hospital Intensive Care Unit (ICU) Confinement	\$1,000, once per year
Daily Hospital Confinement	\$100, up to 365 days per year
Daily Hospital ICU Confinement	\$150, up to 60 days per year
Daily Hospital Rehabilitation Unit	\$50, up to 60 days per year

Admission and Confinement benefits are not additive.

Coverage Details

Coverage Basis	24-Hour
Age Reduction	None
Maternity Waiting period	No Waiting Period
Pre-Existing Condition Limitation	None
Annual Maximum Payout	Unlimited
Lifetime Maximum Payout	Unlimited
Portability	To age 70

Understanding your benefits

Commonly Used Terms

Accident	An event that an average person would consider sudden and unforeseeable and which causes injury to an insured. Illnesses of any kind are not considered an accident.
Common carrier	A phrase referring to commercial airplanes, trains, buses, subways, ferries, etc.
Open reduction	Surgical treatment or repair of an injury.
Closed reduction	Non-surgical treatment or repair of an injury.

Frequently Asked Questions

When can I enroll?	You can enroll when you are initially eligible for benefits and any subsequent annual enrollment or life status change.
Do benefits have to be used for medical expenses?	<p>You decide how to use your benefit payment:</p> <ul style="list-style-type: none">• Out-of-pocket medical costs, including deductibles and co-pays• Rehab costs• Rent or mortgage payments• Groceries• Utility or credit card bills• Childcare• Other financial support
What is hospital indemnity insurance?	Group hospital indemnity insurance provides cash benefits for stays in a hospital and some related therapies. Our plan pays higher benefits for more serious hospitalizations.
Why should I buy hospital indemnity?	Hospital indemnity insurance helps cover unexpected expenses related to a hospitalization, which can be costly. While major medical insurance covers the majority of costs of a hospitalization, there are typically still out-of-pocket costs, such as deductibles or co-pays, in addition to added expenses outside the hospital due to your or a family member's hospitalization.
How do I learn more about my benefits?	Go to www.equitable.com/employeebenefits and log on to EB360® to view your account details.
If I have additional questions, who can I talk to?	Please don't hesitate to contact us at Phone Number (866) 274-9887.



**Contact us at
(866) 274-9887
with any questions
you may have.**

This includes questions on how we can provide language translation services at no cost to you and how we can assist the visually impaired with form completion and other information.

Email: Customer Service at
EBCustomerService@equitable.com.



Members requiring assistance with hearing impairment can contact our TDD line directly at (800) 877-8973.

**Visit equitable.com/employeebenefits
and log on to EB360® to view your account details.**

Important Information

Limitations and exclusions: The following is a summary. A complete list of applicable exclusions and limitations are included in the policy and certificate. State variations may apply. Hospital Indemnity benefits may not be payable for any loss that is a result of, or is caused or contributed to by: war or any act of war, intoxication, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (ex: mountain climbing, sky diving), participating in a felony or illegal activity, suicide or intentionally self-inflicted injury, while incarcerated, voluntary drug use unless administered by and used as instructed by a physician or for over-the-counter drugs in accordance with manufacturer's instructions, substance abuse, any mental/nervous disorder, elective procedures (except for sterilization, tubal ligation or vasectomy, and reversal thereof, or gender change, if recommended by a physician), and treatment or services provided by any government agency or program for which there is not normally any charge except for treatment provided by or through a Veteran's Home or Hospital.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

This coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This policy provides limited benefits: Hospital indemnity insurance is a limited benefit policy. It does NOT provide basic hospital, basic medical or major medical insurance, and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act. THIS POLICY IS NOT A MEDICARE SUPPLEMENT PLAN. The certificate has exclusions and limitations for certain conditions that may affect any benefits payable. For costs and complete details of the coverage, please see the actual policy or contact your insurance broker. Benefits payable are subject to all terms and conditions of the certificate. Policy form MOEBP22 HI; AXEBP22 HI and state variations. Availability is subject to state approvals.

Hospital does not include certain facilities such as nursing homes, convalescent care, or extended care facilities.

Equitable policy strictly prohibits doing business with any person or entity involved with marijuana production, distribution or other ancillary operations. Marijuana-related businesses also include the marketing of marijuana-related products and services, persons and businesses that service and receive income from the marijuana industry, and business involving hemp and hemp-related ingredients.

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GROUP HOSPITAL INDEMNITY INSURANCE OUTLINE OF COVERAGE

THE CERTIFICATE PROVIDES LIMITED BENEFITS. BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES.

Read Your Certificate Carefully - This outline of coverage provides a very brief description of the important features of coverage. This is not the insurance contract and only the actual Policy provisions will control. The Certificate and the Policy into which it is incorporated sets forth in detail the rights and obligations of both You and Your insurance company and the terms and conditions under which benefits are paid. It is, therefore, important that YOU READ YOUR CERTIFICATE CAREFULLY!

Group Hospital Indemnity Insurance pays a fixed dollar amount without regard to the actual expenses incurred for each day the Insured is confined to the Hospital, subject to any limitations contained in the Policy and Certificate. Benefits are not provided for basic hospital, basic medical-surgical, or major medical expenses. You may be able to enroll Your spouse and/or dependent children.

BENEFITS

The following benefits, subject to the election of Your Employer, **MAY** be covered under Your Certificate. The benefit amount payable for each covered benefit will be shown in the Certificate BENEFIT HIGHLIGHTS.

CONFINEMENT BENEFITS

FIRST DAY HOSPITAL CONFINEMENT

We will pay an Insured the First Day Hospital Confinement amount on the first day Confined to a Hospital. This benefit is payable only once per continuous Confinement per Insured.

This benefit is payable once per Confinement, and is only payable once per day, even if the Confinement is the result of more than one condition.

We will not pay this benefit for:

- Outpatient Treatment;
- a stay less than 23 hours in an Observation Unit;
- Confinement that is covered under the Rehabilitation Unit benefit; or
- any day a First Day Intensive Care Unit (ICU) Confinement benefit is payable.

HOSPITAL CONFINEMENT

We will pay an Insured the Hospital Confinement amount, after the First Day Hospital Confinement or First Day Intensive Care Unit (ICU) Confinement benefit is paid, for each day Confined as an Inpatient. This benefit is payable:

- once per Insured;
- only once per day; and
- for a stay greater than 23 hours in an Observation Unit.

This benefit is payable once per day, even if the Confinement is the result of more than one condition.

FIRST DAY INTENSIVE CARE UNIT (ICU) CONFINEMENT

We will pay an Insured the First Day Intensive Care Unit (ICU) Confinement amount on the first day of Confinement to a Hospital Intensive Care Unit (ICU).

This benefit is payable only once per continuous Confinement per Insured. If the Insured is admitted to the ICU and the Hospital on the same day, we will pay this benefit instead of the First Day Hospital Confinement benefit.

This benefit is payable once per Confinement, and is only payable once per day, even if the Confinement is the result of more than one condition.

INTENSIVE CARE UNIT (ICU) CONFINEMENT

We will pay the Intensive Care Unit (ICU) Confinement amount for each day after the first day during a period of Confinement in which an Insured is Confined to a Hospital Intensive Care Unit (ICU).

This amount is payable:

- only once per continuous Confinement per Insured; and
- only once per day, even if the Confinement is the result of more than one condition.

If the Insured is Confined in the Hospital and ICU on the same day, we will pay the highest benefit for which the Insured is eligible.

We will not pay this benefit on the same day as the First Day Hospital Confinement or First Day Intensive Care Unit (ICU) Confinement benefit is paid.

This benefit is only payable once per day, even if the Confinement is the result of more than one condition.

REHABILITATION UNIT

We will pay an Insured the Rehabilitation Unit amount shown in the Benefit Highlights for each day Confined to a Rehabilitation Unit as an Inpatient.

This benefit is only payable once per day, even if the Confinement is the result of more than one condition.

EXCLUSIONS AND LIMITATIONS

The limitations and exclusions applicable to Your Certificate may vary by state insurance law and regulation.

EXCLUSIONS

No benefits will be payable for any loss that is a result of, or is caused or contributed to by:

- War or any act of War (whether declared or undeclared);
- service in the Armed Forces or units auxiliary thereof;
- alcoholism or drug addiction;
- aviation, other than as a fare paying passenger on a scheduled or charter flight operated by a scheduled airline;
- participation in a felony, riot or insurrection;
- committing or attempting to commit suicide or intentional self-inflicted injury;
- cosmetic surgery, except for reconstructive surgery or unless due to congenital anomaly or disease of a Dependent Child which has resulted in a defect;
- foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet;
- any Mental and Nervous Disorder.

No benefits will be payable relating to or resulting from Confinement outside the United States.

GENERAL

Premium rates for the coverage may change.

Hospital Indemnity insurance coverage is subject to termination as stated in the Policy.