

Group Hospital Indemnity Insurance

Daily Benefits and Semiannual Rates

\$300 Daily Benefit Plan (find rate based on member's age)

Rates current as of 7/1/2018

Ages	Member	Spouse	Children	Whole Family
1-29	\$112.20	\$112.20	\$120.00	\$344.40
30-39	\$139.50	\$139.50	\$120.00	\$399.00
40-49	\$210.00	\$210.00	\$120.00	\$540.00
50-59	\$300.00	\$300.00	\$100.00	\$700.00
60-64	\$390.00	\$390.00	\$80.00	\$860.00
65+*	\$196.00	\$196.00	\$60.00	\$452.00

\$200 Daily Benefit Plan (find rate based on member's age)

Ages	Member	Spouse	Children	Whole Family
1-29	\$74.80	\$74.80	\$120.00	\$269.60
30-39	\$93.00	\$93.00	\$120.00	\$306.00
40-49	\$140.00	\$140.00	\$120.00	\$400.00
50-59	\$200.00	\$200.00	\$100.00	\$500.00
60-64	\$260.00	\$260.00	\$80.00	\$600.00
65+*	\$196.00	\$196.00	\$60.00	\$452.00

\$100 Daily Benefit Plan (find rate based on member's age)

Ages	Member	Spouse	Children	Whole Family
1-29	\$37.40	\$37.40	\$120.00	\$194.80
30-39	\$46.50	\$46.50	\$120.00	\$213.00
40-49	\$70.00	\$70.00	\$120.00	\$260.00
50-59	\$100.00	\$100.00	\$100.00	\$300.00
60-64	\$130.00	\$130.00	\$80.00	\$340.00
65+*	\$196.00	\$196.00	\$60.00	\$452.00

*For renewal purposes only. If an insured person's daily benefit amount is more than \$100.00, it will be reduced to \$100.00 (\$50.00 for children) on the date the member attains age 65.

Rates are subject to change on a class wide basis.

Important Notice to Persons on Medicare: This is not Medicare Supplement Insurance. This insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement Insurance. This insurance duplicates Medicare benefits when any expenses or services covered by the policy are also covered by Medicare. Medicare generally pays for most or all of these expenses. Medicare pays extensive benefits for medically necessary services regardless of the reason you need them.

These include:

- Hospitalization
- Physician services
- Hospice care
- Other approved items and services

Before You Buy this Insurance: Check the coverage in all health insurance policies you already have. For more information about Medicare and Medicare Supplement Insurance, review the Guide to Health Insurance for People with Medicare, available from the insurance company. For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

ACOG Group Hospital Indemnity Insurance is underwritten by New York Life Insurance Company, 51 Madison Ave., New York, NY 10010, under Group Policy No. G-30465-0 on Policy Form GMR-FACE/G-30465-0. Products may not be available in all states and product features may vary by state.

