



EMA Hospital Indemnity Plan Designs

Benefit	Deluxe	Basic	Bridge
Daily Room Benefit Maximum 365 days per period of confinement	\$300	\$200	\$50
Riders			
Lump Sum Indemnity Paid to an insured upon the first hospital confinement each year.	\$3,000	\$2,000	X
Hospital Injury Indemnity Maximum 365 days per period of confinement when the confinement is the result of an accident or injury.	\$1,000 per day	\$1,000 per day	\$1,000 per day
Intensive Care Unit Limited to 20 days per confinement	\$3,000 per day	\$2,000 per day	X
Surgical Per day when confined and a covered surgical event takes place. Maximum of 5 days per confinement.	\$3,000 per day	\$2,000 per day	\$1,000 per day
Anesthesia Daily benefit paid for each day that a surgical benefit is paid.	\$600 per day	\$400 per day	\$200 per day
First Hospital Confinement Based upon duration of first hospital confinement of each calendar year.	\$15,000 6 day maximum	\$10,000 6 day maximum	\$5,000 6 day maximum
Private Duty Nurse Maximum 30 days per period of confinement (limitations apply)	\$500 per day	\$250 per day	\$250 per day
Emergency Accident Limit 1 visit per accident/4 accidents per year.	\$500 per day	\$250 per day	\$250 per day
Outpatient Sickness Limit 1 visit per sickness /maximum 4 visits per calendar year.	\$100 per day	\$50 per day	\$25 per day
Outpatient Diagnosis Procedure Rider Pays the Scheduled Benefit amount per day for each day a Covered Diagnostic Procedure is performed on an insured, 4 per insured person per year.	\$500 per day	\$250 per day	X

These products do not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") Therefore, this product does not satisfy the requirement of Minimal Essential Coverage under the Federal Patient Protection and Affordable Care Act.