

Now Available for CSEA Members!

# Group Hospital and Home Care Recovery Insurance Plan



**Hospital and Home Care Recovery** is designed to provide CSEA members under age 75 with extra money to help cover the cost of hospital stays and recovery afterwards. This valuable plan pays a cash benefit in addition to any other health insurance you may have now. That extra money can be used towards medical and home care bills, or other expenses, such as groceries, utility bills, and daily living expenses.

## For one affordable rate, you'll be covered with:

1. Up to **\$1,000** per hospital stay.
2. Up to **\$4,000 each year** for home care recovery. Typically less expensive than nursing home stays, in-home care can bring more personalized service and help people recover more quickly.

To keep your rates affordable, at age 80 the annual home recovery benefit maximum reduces to \$2,000 a year.



**Acceptance is guaranteed for eligible members.** Both you and your spouse may be eligible for this valuable protection. There's no medical exam or health questions, only one short application form to fill out.

## Current Rates for Hospital and Home Care Recovery as of January 2015

AGE	MONTHLY	ANNUALLY
Under 70	\$25	\$300
70-74	35	420
75-84*	50	600
85+*	60	720

Rates may be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change only if they are changed for an entire class of insureds. A class is a group of people with the same age. \*For renewal only.

This rate is based on your age at issue and will increase when you enter a new age band. **There is no termination age.** Coverage will remain in effect as long as you continue to pay premiums and remain otherwise eligible.

## It's Easy to Apply!

Just complete the short application form, including a date and signature. You'll then receive your certificate in the mail and have a full 30 days to review it carefully. If you decide this coverage is not for you, simply return the certificate without claim for a full refund. Mail your completed enrollment form and payment method to:

**Pearl Carroll & Associates, 12 Cornell Road, Latham, NY 12110**  
[www.pearlcarroll.com/csea](http://www.pearlcarroll.com/csea)

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Questions? Give us a call.  
We are here to help you. 1-877-847-2732



## Important Information about the Group Hospital & Home Care Recovery Insurance Plan

**Eligibility:** The Hospital and Home Care Recovery plan is available to CSEA members under age 75 and their lawful spouses or domestic partners. Acceptance is guaranteed and there's no medical exam or health questions to answer.

**Hospital Benefits:** The cash payment you receive can be used to help pay medical bills or other costs like groceries, utility bills, and daily living expenses. For each covered hospital stay, you can receive the following benefit:

DURATION OF HOSPITAL STAY	LUMP-SUM PAYMENT
1 to 14 consecutive days, or	\$300
15 to 30 consecutive days, or	\$650
31 or more consecutive days	\$1,000

**Home Recovery Benefits:** In addition to the hospital benefits, if you are discharged from the hospital with a home health care plan of treatment approved by a doctor or Medicare, you are eligible to receive \$100 per day for up to 20 days for covered services of an RN, LPN, licensed home health aide, homemaker, companion services, speech, occupational or physical therapy. Services must be received within 90 days of discharge after a covered hospital stay.

If you are under age 80, you are eligible for two 20-day benefit periods for a total maximum benefit of up to \$4,000 per year. For anyone age 80 or older, you are eligible for one 20-day benefit period for a total maximum benefit of up to \$2,000 per year.

**Hospital:** Means a licensed institution which is approved by the Joint Commission of Accreditation of Hospitals. A hospital is not a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, drug addicts, alcoholics or a place for convalescent, custodial or rehabilitary care.

**Successive Periods of Confinement:** Successive periods of confinement are treated as if they were one unless they are separated by 90 consecutive days during which you have not been confined to an institution for medical care or treatment or they are due to unrelated causes.

**Exclusions & Limitations:** At the time your coverage goes into effect, there are certain limitations to the coverage. Any pre-existing conditions you may already be receiving medical treatment for during the 6 months prior to your effective date will not be covered under this policy. Once you have been continuously insured under this policy for six months, these limitations do not apply.

**Pre-existing Condition:** Means an Injury, Sickness or Pregnancy or any related condition for which a person consults a doctor, receives medical services or supplies, or has taken any medication during the six month period immediately before your coverage is effective. It does not include any such condition after you have been continuously insured for six months.

**Effective Date:** *For Retiree Members*, coverage is effective the first day of the month following the date the enrollment form and initial payment are received. *For Active Members*, once the enrollment form is received, coverage is effective on the date the first Payroll Deduction occurs. If you or your covered spouse is confined at home or a hospital on the date coverage would have been in effect, the insurance will be effective on the day the covered person is no longer confined and is still otherwise eligible.

**When Coverage Ends:** Coverage ends when you are no longer a dues paying member, premium is not paid when due, when you request that coverage be terminated, or when the group policy is terminated. Spousal coverage ends when your coverage ends, unless your coverage ends due to death.

**You Will Receive a Certificate:** Each insured member will receive a certificate of insurance evidencing coverage is provided under Group Policy G-29345-0.

**Limited Benefits Health Insurance:** The insurance described provides limited benefit health insurance only. It does not provide basic hospital, basic medical, or major medical insurance as defined by the State of New York.

**Not a Medicare Supplement Plan:** This plan doesn't provide Medicare supplement insurance, long term care insurance, nursing home insurance only, home care insurance only, or nursing home and home care insurance. If you are eligible for Medicare, contact the New York Department of Insurance or your local Social Security office and request a copy of the Medicare Supplement buyer's guide.

This is only a brief summary of benefits and is subject to the terms, conditions, exclusions, and limitations of group policy number G-29345-0. Coverage may vary and may not be available in all states. Complete terms and conditions are found in the group master policy and are summarized in your certificate.