

Exclusive offer through LIAHA!

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ShelterPoint Life,  formerly First Rehab Life

Hospital Cash Insurance

Hospital visits may be surprisingly expensive. Even with the best health insurance plans, employees will incur out-of-pocket expenses like co-payments and deductible, that can add up quickly. These cash benefits help with the burden of the unexpected.

- Benefits are paid for an **unlimited continuous number of days** per hospital stay.
- Benefits paid are **independent of any other insurance**.
- Cash benefits **paid directly to covered individuals**. Use it for any expenses – from hospital bills or co-pays to food, clothing, or the cable bill.

	NY Metro Area ¹	Non-Metro NY ¹
Hospital Stay benefit		
Skilled Nursing Facility Stay benefit	\$200 /day	\$165 /day
Monthly Rates		
Single	\$16.00	\$13.29
Employee/Spouse	\$32.00	\$26.55
Employee Child(ren)	\$32.00	\$26.55
Family	\$48.00	\$39.85

Hospital Stay benefit² - Pays a **fixed daily amount**, as long as covered individual is **continuously confined** to the hospital and under the care of a doctor. (*Hospital stay must be for at least 24 hours.*)

Skilled Nurse Facility Stay benefit - Pays a **fixed daily amount**, while a covered individual is confined to a skilled nursing facility. (*Must immediately follow a hospital stay of at least 24 hours. Benefit is paid for a maximum of 5 days.*)

¹Metro New York area: Bronx, Kings (Brooklyn), Manhattan, Nassau, Queens, Richmond (Staten Island), Rockland, Suffolk, and Westchester Counties. No other New York counties are included in the Metro New York area.

²Treatment in an emergency room is not hospitalization and is not covered under this policy unless the individual is admitted to the hospital for a period of at least 24 hours immediately following the emergency room visit.

About ShelterPoint

The ShelterPoint family of companies consists of ShelterPoint Life Insurance Company (formerly First Rehab Life) and ShelterPoint Insurance Company.

ShelterPoint Life was founded in 1972 as The First Rehabilitation Life Insurance Company of America (First Rehab Life) and is domiciled in New York. Since its inception, ShelterPoint Life has grown into New York's largest statutory disability carrier and holds the rating of A- (Excellent) by A.M. Best Company and A- by Standard & Poor's. Through the years, ShelterPoint Life has added additional employee benefits to its product portfolio and currently insures more than 150,000 employers and over 1.3 million members. In 2014, First Rehab Life changed its name to ShelterPoint Life Insurance Company.

A Florida-domiciled carrier was acquired in 2014, which was renamed ShelterPoint Insurance Company. This newly acquired entity is a wholly-owned subsidiary of ShelterPoint Life and is licensed in 48 states and territories.

Exclusions and Limitations

This insurance does not apply to hospital stays or expense resulting from: 1. Suicide or attempted suicide; | 2. Intentionally self-inflicted injury; | 3. Aviation as other than a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; | 4. Mental or emotional disorders, alcoholism or drug addiction; | 5. Cosmetic surgery other than reconstructive surgery incidental to or following surgery resulting from trauma, infection or other diseases or because of congenital disease which has resulted in a functional defect; | 6. Participation in or commission of a felony, riot or insurrection; | 7. Normal pregnancy in the first 9 months after the policy is issued; | 8. Rest cures, custodial care and transportation; | 9. Illness, accident, treatment or medical condition caused by war or act of war, declared or not.

The information in this material is not intended as an offer of coverage. It is for illustrative purposes only, providing a general overview of featured benefit highlights provided under the policy. It is not a contract. In the event of conflicting information with the policy, the policy will take precedence over what is shown in this material. The policy described in this material provides limited hospital cash benefits only. **IT DOES NOT PROVIDE BASIC HOSPITAL, BASIC MEDICAL OR MAJOR MEDICAL INSURANCE AS DEFINED BY THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES.** Not available in all jurisdictions. Policies are subject to Underwriting approval. All coverage extends up to policy limits. Policies are reviewed annually and may be cancelled for nonpayment. Please refer to the policy for coverage details, a complete listing of covered services, policy provisions, conditions, exclusions, and terms under which the policy may be continued or cancelled. Full participation is required for those covered under DBL.

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Not available in all jurisdictions. For the most updated list of available states, please visit: www.shelterpoint.com

Underwritten by:

ShelterPoint Life Insurance Company (principal office in Great Neck, NY) in: NY (form# GHC12 R/NR P).