

Hospital Indemnity as a Financial Risk Solution

Hospital: \$1,000 for admission; \$50 per day for up to 31 days

Your Financial Risk

Out-of-Pocket Maximum

Horizon Omnia:	Up to \$5,750 per person, not to exceed \$11,500 per family
Horizon MyWay H.S.A.	Up to \$6,750 per person, not to exceed \$13,500 per family

Deductible

Horizon Omnia:	Up to \$2,000 per person, not to exceed \$4,000 per family
Horizon MyWay H.S.A.	Up to \$2,000 per person, not to exceed \$4,000 per family

Eligibility

Employee:	Must be actively at work and a resident of the United States
Spouse:	Must not be subject to any medical restrictions. On the date dependent insurance for a person is scheduled to take effect, the dependent must not be confined at home under care of a physician, receiving or applying for disability benefits from any source, or hospitalized. If the dependent does not meet this requirement on such date, the insurance will take effect on the date the dependent is no longer confined, receiving or applying for disability benefits from any sources or hospitalized.
Children:	Eligible from birth to age 26. On the date dependent insurance for a person is scheduled to take effect, the dependent must not be confined at home under care of a physician, receiving or applying for disability benefits from any source, or hospitalized. If the dependent does not meet this requirement on such date, the insurance will take effect on the date the dependent is no longer confined, receiving or applying for disability benefits from any sources or hospitalized.

Pre-Existing Condition Exclusion

* No pre-existing limitation or waiting period for covered hospitalizations.

Carrier Contact Information

Carrier:	Met Life
Phone:	1-800-438-6388
Website:	www.metlife.com/mybenefits