

# NEA Hospital Income Insurance Plan CarePlus

*What is it? Why is it needed?*

The average cost of a hospital stay is an astonishing

# \$10,000.00\*

These days even the most comprehensive Health Insurance rarely covers it all!



*Don't dip into your retirement savings to pay for medical costs!*

**CarePlus** pays cash benefits for hospital and/or skilled nursing facility stays.

**HELP PROTECT YOURSELF TODAY!**

**Call 1-800-541-4119**

**Monday-Friday 7 a.m. to 8 p.m. C. T.**

**or visit [neamb.com/careplus](http://neamb.com/careplus)**

Did you know that, instead of relying on busy family members to help, you can use NEA CarePlus to help pay for services and expenses you might not have considered:



*Over-the-counter drugs*



*Medical equipment*



*Transportation*



*Comfort items*



*Meals and lodging*



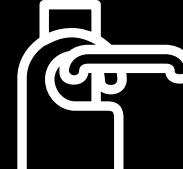
*Home caretaker*



*Childcare*



*Pet Caretaker*



*Private room upgrade*



*Unexpected medical costs*

## What is NEA CarePlus?

- NEA offers Guaranteed Acceptance to you<sup>1</sup>
- Enroll your spouse/domestic partner
- Cash benefits for recovery expenses and outpatient procedures
- Pays in addition to your health insurance
- Daily cash benefits paid directly to you or someone you choose
- Coverages go with you after you leave the hospital or skilled nursing facility



<sup>1</sup>Your acceptance in this plan is guaranteed. Insurance benefits payable are subject to the policy's Pre-Existing Conditions and Limitations.

The Hartford is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company.  
Hospital Indemnity Form Series includes SRP-1151, or state equivalent.

\*<https://www.hcup-us.ahrq.gov/faststats/NationalTrendsServle>, viewed on 11/2/2018.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. "This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage."

If marketing to residents of New York:

"This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services."