

Hospital Confinement
Insurance

A plan for unexpected costs when you are in the hospital



WHAT
YOU
GET

- + Up to \$200 cash per day for hospital stays¹
- + Cash to use as you like for bills, child care, etc.
- + No premium payments during long hospital stays²

Visit us at [mosaicgroup.com](https://www.mosaicgroup.com)

This product is underwritten by USABLE Life

 **MOSAIC
GROUP™**
We've got you covered

Get cash when you're in the hospital

HOW IT WORKS FOR YOU

Health insurance helps you cover the medical costs associated with a hospital stay, but what if you need to pay for child care while you're there? What about transportation, meals or hotel stays for visiting family? These costs can add up fast, and health insurance simply isn't designed to cover them.

That's where the USAbLe Hospital Confinement insurance offered by Mosaic Group comes in.³ It pays you cash to use however you please. Whether you're planning for surgery or simply want to protect your family's finances in the event of an unexpected hospital stay, we've got you covered.

Peace of mind is affordable

For as little as \$12.86 a month,⁴ you can get an insurance plan that pays up to \$50 each day you're hospitalized. And you can use that money on whatever you need – medical or otherwise.

What is Hospital Confinement insurance?

It's added security and peace of mind. It's knowing that you can focus on your recovery rather than your finances. There are three plan options to choose from – depending on the amount of coverage you want. All three pay you cash for your hospital stay and ambulance transportation, should you require it.

Features and benefits:

- + You are paid up to \$200 for each day you are hospitalized
- + Premiums are waived if you are in the hospital for 30 consecutive days
- + Your policy is guaranteed renewable for your lifetime⁵
- + Benefits are payable regardless of whether you have any other insurance coverage
- + Benefits are payable directly to you
- + Coverage is also available to eligible family members

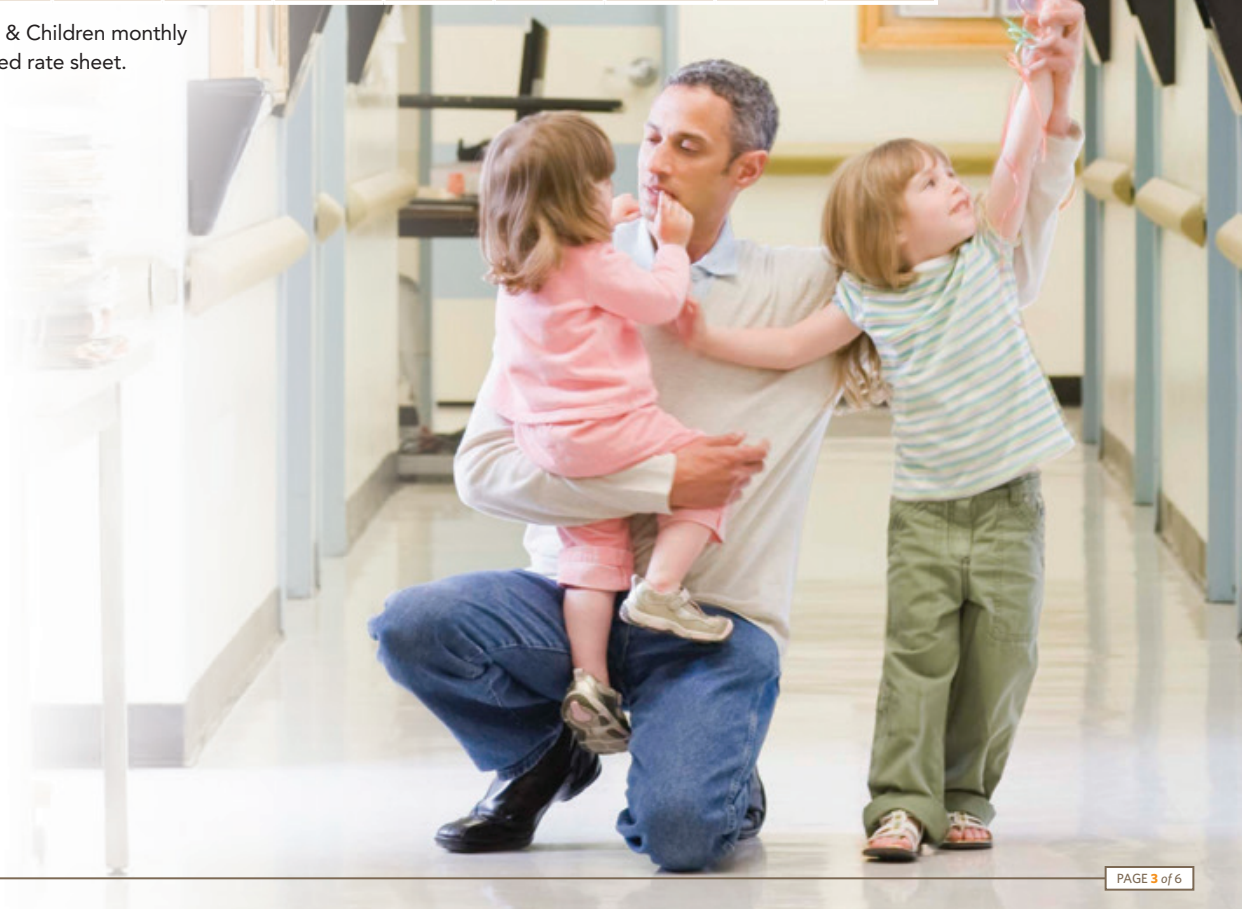
FOR
MORE
DETAILS

Contact your Authorized Mosaic Group Agent at 1-888-731-2235 or visit mosaicgroup.com

Plan Options and Benefits			
Coverage	Plan 1 Pays	Plan 2 Pays	Plan 3 Pays
Hospital Confinement	\$50 per day	\$100 per day	\$200 per day
Surgery and Anesthesia	Up to \$1,000 per day	Up to \$1,500 per day	Up to \$2,500 per day
Emergency Covered Accident	Up to \$100 per day per covered accident	Up to \$250 per day per covered accident	Up to \$500 per day per covered accident
Outpatient Sickness	None	\$75 per day	\$75 per day
Ambulance	\$250 ground	\$250 ground	\$500 ground
	\$500 air	\$500 air	\$1,000 air

Monthly Premiums									
Age	INDIVIDUAL			INDIVIDUAL & SPOUSE			TWO-PARENT FAMILY		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
18-29	\$12.86	\$34.88	\$57.19	\$25.64	\$69.60	\$114.07	\$34.78	\$103.01	\$167.17
30-39	\$15.56	\$40.30	\$65.08	\$31.20	\$80.68	\$130.37	\$42.86	\$122.58	\$197.44
40-49	\$18.40	\$46.94	\$75.04	\$36.82	\$93.88	\$150.07	\$45.22	\$124.19	\$198.59
50-59	\$19.46	\$51.85	\$82.37	\$38.96	\$103.79	\$164.91	\$46.46	\$130.79	\$208.13
60-64	\$25.34	\$70.29	\$112.45	\$50.72	\$140.66	\$225.05	\$58.46	\$168.61	\$269.74

NOTE: For Individual & Children monthly premiums, see detailed rate sheet.





Mosaic Group offers Dental BlueSM from Blue Cross and Blue Shield of North Carolina.

Your satisfaction is guaranteed

We're confident you'll be pleased with the coverage you receive from us. If you are not satisfied with your policy within the first 30 days, we will refund your premium.⁸

Optional coverage available

For increased protection, and cash payouts in addition to the base Hospital Confinement insurance plan you select, the following supplemental coverage is available:⁶

Optional Coverage	Payout Choices
Annual Hospital Admission	Plan 1: \$500 lump sum
	Plan 2: \$750 lump sum
	Plan 3: \$1,000 lump sum
Hospital Intensive Care Confinement	Plan 1: \$200 per day
	Plan 2: \$400 per day
	Plan 3: \$600 per day
Heart Attack, Stroke, Coma or Paralysis	Plan 1: \$1,000 first diagnosis / \$500 reoccurrence
	Plans 2 & 3: \$2,000 first diagnosis / \$1,000 reoccurrence

About Mosaic Group

Mosaic Group is an independent, full-service insurance agency and an authorized agent of Blue Cross and Blue Shield of North Carolina (BCBSNC) – the most trusted health insurer in North Carolina.⁷ Mosaic Group has provided affordable supplemental insurance products to BCBSNC members for over 40 years.

Our partnership with multiple supplemental insurance carriers allows us to offer flexible choices and competitive rates. In addition to Hospital Confinement insurance, our offerings include Dental, Accident, Critical Illness and Term Life insurance. These products provide peace of mind when you need it most.

Authorized agency of:



**BlueCross BlueShield
of North Carolina**



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at **1-888-731-2235** or visit **mosaicgroup.com**

- Benefit amount depends on the plan you choose.
- No premiums due if you are in the hospital for at least 30 consecutive days.
- NO RECOVERY FOR PRE-EXISTING CONDITIONS – READ CAREFULLY. No benefits will be provided during the first 12 months of the policy for a loss caused by pre-existing conditions.
- \$12.86 a month rate quoted for Hospital Confinement coverage product for a North Carolinian, 18-29 years old. This product underwritten by US Able Life.
- The Hospital Confinement policy and riders are guaranteed renewable during your lifetime. USABLE Life may change the established premium rate, but only if the rate is changed for all policies and riders like yours in your state. This coverage will not be issued to anyone 65 years of age or over. If you purchase the policy and riders prior to your 65th birthday, you may continue coverage after age 65, as long as you continue to pay the premium by the due date or during the 31 days that follow. Covered dependents who no longer meet eligibility requirements may convert to a comparable individual policy without evidence of insurability. A spouse can continue coverage under this policy upon your death.
- Optional coverage available at additional cost.
- BCBSNC Brand Tracking Study; Prophet; March 2013.
- 30-day right to examine policy. This Hospital Confinement insurance policy is a legal contract between the owner and USABLE Life. Please read it carefully. It is important to USABLE Life that you are satisfied with this policy. If you are not satisfied, you may return the policy to USABLE Life or to your agent within 30 days after you receive it. USABLE Life will refund all the premiums you have paid. The policy will be deemed void from the policy date.

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Hospital Confinement Insurance Monthly Premiums

How to calculate your monthly premium:

Determining your "Base Plan" premium:

1. Select family status: Do you need coverage for an individual, individual & spouse, individual & children or two-parent family?
2. Select Plan 1, 2 or 3.
3. Select the age range for the primary applicant and read across to appropriate status/plan box. This box shows your "Base Plan" monthly premium.

Determining your total monthly premium:

Using the same method, determine the appropriate premiums for the "Optional Coverage" you choose. Then add those dollar amounts to your Base Plan premium. This will give you your total monthly premium.

Base Plans

Hospital Confinement Insurance												
	INDIVIDUAL			INDIVIDUAL & SPOUSE			INDIVIDUAL & CHILDREN			TWO-PARENT FAMILY		
Age	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
18-29	12.86	34.88	57.19	25.64	69.60	114.07	25.86	81.30	131.40	34.78	103.01	167.17
30-39	15.56	40.30	65.08	31.20	80.68	130.37	28.90	88.26	141.86	42.86	122.58	197.44
40-49	18.40	46.94	75.04	36.82	93.88	150.07	28.34	82.74	132.35	45.22	124.19	198.59
50-59	19.46	51.85	82.37	38.96	103.79	164.91	27.16	79.53	126.70	46.46	130.79	208.13
60-64	25.34	70.29	112.45	50.72	140.66	225.05	37.58	105.26	170.09	58.46	168.61	269.74

Optional Coverage

Annual Hospital Admission												
	INDIVIDUAL			INDIVIDUAL & SPOUSE			INDIVIDUAL & CHILDREN			TWO-PARENT FAMILY		
Age	\$500 Benefit	\$750 Benefit	\$1,000 Benefit	\$500 Benefit	\$750 Benefit	\$1,000 Benefit	\$500 Benefit	\$750 Benefit	\$1,000 Benefit	\$500 Benefit	\$750 Benefit	\$1,000 Benefit
18-29	4.10	6.15	8.20	8.10	12.15	16.20	7.80	11.70	15.60	10.90	16.35	21.80
30-39	5.20	7.80	10.40	10.50	15.75	21.00	8.70	13.05	17.40	13.50	20.25	27.00
40-49	6.30	9.45	12.60	12.50	18.75	25.00	8.80	13.20	17.60	14.80	22.20	29.60
50-59	8.10	12.15	16.20	16.10	24.15	32.20	10.00	15.00	20.00	18.00	27.00	36.00
60-64	13.70	20.55	27.40	27.50	41.25	55.00	16.60	24.90	33.20	29.60	44.40	59.20

Hospital Confinement Insurance Monthly Premiums

Optional Coverage (Continued)

Hospital Intensive Care Confinement												
	INDIVIDUAL			INDIVIDUAL & SPOUSE			INDIVIDUAL & CHILDREN			TWO-PARENT FAMILY		
Age	\$200 Benefit	\$400 Benefit	\$600 Benefit	\$200 Benefit	\$400 Benefit	\$600 Benefit	\$200 Benefit	\$400 Benefit	\$600 Benefit	\$200 Benefit	\$400 Benefit	\$600 Benefit
18-29	2.20	4.40	6.60	4.40	8.80	13.20	6.20	12.40	18.60	7.24	14.48	21.72
30-39	2.24	4.48	6.72	4.48	8.96	13.44	6.28	12.56	18.84	8.00	16.00	24.00
40-49	2.24	4.48	6.72	4.52	9.04	13.56	5.28	10.56	15.84	7.12	14.24	21.36
50-59	2.20	4.40	6.60	4.36	8.72	13.08	4.52	9.04	13.56	6.68	13.36	20.04
60-64	2.88	5.76	8.64	5.76	11.52	17.28	5.24	10.48	15.72	8.16	16.32	24.48

Heart Attack, Stroke, Coma or Paralysis								
	INDIVIDUAL		INDIVIDUAL & SPOUSE		INDIVIDUAL & CHILDREN		TWO-PARENT FAMILY	
Age	\$1,000/\$500 Benefit	\$2,000/\$1,000 Benefit	\$1,000/\$500 Benefit	\$2,000/\$1,000 Benefit	\$1,000/\$500 Benefit	\$2,000/\$1,000 Benefit	\$1,000/\$500 Benefit	\$2,000/\$1,000 Benefit
18-29	.10	.20	.20	.40	.10	.20	.16	.32
30-39	.26	.52	.52	1.04	.26	.52	.52	1.04
40-49	.60	1.20	1.20	2.40	.60	1.20	1.20	2.40
50-59	1.02	2.04	2.06	4.12	1.02	2.04	2.06	4.12
60-64	2.00	4.00	4.00	8.00	2.00	4.00	4.00	8.00

The rates in the tables above are estimates and subject to change. This product is underwritten by US Able Life. U10016, 6/14

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