

# ADA Hospital Indemnity 2023 premiums

ADA Members  
Insurance  
Plans

Underwritten by Protective\*

Hospital Indemnity Insurance Plan underwritten by Protective® is supplemental medical insurance designed to pay daily cash benefits to help alleviate the out-of-pocket expenses of hospital visits, ER visits and outpatient surgery.

## Member & family coverage

- Competitive ADA member rates for you and your family
- Get up to \$1,000 cash for each day you're hospitalized to use however you wish\*
- Acceptance in the Hospital Indemnity Insurance Plan is guaranteed<sup>3</sup>
- Optional Extended Care Rider pays benefits for up to 200 days of home healthcare, skilled nursing facility and nursing home<sup>4</sup>
- Eligible to apply for coverage up to age 65 and renewable to age 90
- Coverage available for your spouse and eligible children<sup>6</sup>

## Benefit category

## Hospital Indemnity benefit

Hospital daily benefit	\$100 – \$1,000 (\$50 increments)
Hospital benefit limit on days	180 consecutive days
Intensive care unit	200% of the daily benefit <sup>5</sup>
Emergency room, outpatient surgery and cancer treatment	100% of the daily benefit**
Benefit reduction age/entry age	Daily benefit reduces to \$200 at age 70; max entry age 65

## Optional extended care rider available<sup>4</sup>

This optional rider, available for member and spouse only, provides help to cover home care and skilled nursing. (Medical underwriting required.)

Age	Benefit categories	Benefit amount	Elimination period	Maximum # of consecutive days
< Age 70	Home healthcare	\$100 per day	None	200
	Skilled nursing facility	\$250 per day	None	200
	Nursing home	\$250 per day	None	200
Age 70+	Home healthcare	\$100 per day	None	200
	Skilled nursing facility	\$250 per day	20 days	200
	Nursing home	\$250 per day	90 days	200

## Hospital Indemnity Insurance Plan monthly premiums<sup>1</sup>

Attained age <sup>2</sup>	Per \$100 Hospital coverage daily benefit	Optional extended care rider (additional cost)
20	\$1.96	\$1.11
21	\$2.00	\$1.14
22	\$2.05	\$1.17
23	\$2.10	\$1.21
24	\$2.15	\$1.24
25	\$2.20	\$1.28
26	\$2.25	\$1.32
27	\$2.30	\$1.36
28	\$2.36	\$1.40
29	\$2.41	\$1.44
30	\$2.47	\$1.49
31	\$2.53	\$1.53
32	\$2.59	\$1.58
33	\$2.65	\$1.63
34	\$2.71	\$1.67
35	\$2.78	\$1.73
36	\$2.86	\$1.80
37	\$2.94	\$1.88
38	\$3.03	\$1.96
39	\$3.11	\$2.04
40	\$3.20	\$2.13
41	\$3.29	\$2.22
42	\$3.39	\$2.32
43	\$3.52	\$2.44
44	\$3.65	\$2.56
45	\$3.78	\$2.69
46	\$3.92	\$2.83
47	\$4.07	\$2.97
48	\$4.23	\$3.17
49	\$4.39	\$3.37
50	\$4.57	\$3.60
51	\$4.74	\$3.83
52	\$4.93	\$4.08
53	\$5.15	\$4.51
54	\$5.37	\$4.99
55	\$5.61	\$5.51
56	\$5.85	\$6.09
57	\$6.11	\$6.73
58	\$6.39	\$7.33
59	\$6.68	\$7.98
60	\$6.98	\$8.69
61	\$7.30	\$9.47
62	\$7.63	\$10.32
63	\$7.95	\$11.76
64	\$8.29	\$13.41
65 <sup>7</sup>	\$8.64	\$15.29
66	\$9.01	\$17.43
67	\$9.40	\$19.87
68	\$9.68	\$20.92
69	\$9.98	\$22.03
70 <sup>8</sup>	\$10.28	\$23.21
71	\$10.60	\$24.44
72	\$10.92	\$25.74
73	\$11.27	\$27.34
74	\$11.62	\$29.05
75	\$11.99	\$30.86
76	\$12.37	\$32.78
77	\$12.77	\$34.83
78	\$13.15	\$39.50
79	\$13.55	\$44.80
80	\$13.96	\$50.81
81	\$14.38	\$57.63
82	\$14.82	\$65.37
83	\$15.25	\$76.24
84	\$15.69	\$88.93
85	\$16.14	\$103.73
86	\$16.61	\$120.99
87	\$17.09	\$141.13
88	\$17.59	\$164.61
89	\$18.10	\$192.00

Visit [ada.protective.com](https://ada.protective.com) to apply online or call 866-607-5338

# ADA. Members Insurance Plans

Underwritten by Protective®

## ADA Hospital Indemnity 2023 premiums

\*Benefits may be paid directly to the hospital or other healthcare facility if an assignment of benefits is made by the insured.

\*\*ER visits are only paid 5 times per calendar year and cancer treatment is 25 times per year.

<sup>1</sup>Premiums increase annually based on age, are effective as of 4/1/23 with a monthly equivalent of the semiannual frequency and include a 45% Premium Credit discount that shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically.

<sup>2</sup>Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday.

<sup>3</sup>Hospital Indemnity Insurance Plan claims are not payable for any confinement or treatment resulting from a condition for which the insured received any medical treatment, care, advice or medication within 12 consecutive months before the effective date of this insurance and applicable to any insurance increases.

<sup>4</sup>The optional Extended Care Rider requires medical underwriting. Extended care benefits for home healthcare or confinement in a Skilled Nursing Facility will be payable only if such post-hospital treatment or confinement begins within seven days after at least three consecutive days of confinement in a hospital.

<sup>5</sup>Reduces to 100% at age 70.

<sup>6</sup>The dependent child daily benefit amount is the same as member. Dependent children are not eligible for the Extended Care Rider. Members who are under age 65 with unmarried children under age 27 can apply for dependent children coverage. The monthly cost for each dependent child is \$1.74 per \$100 of benefit.

<sup>7</sup>Beginning at age 65, benefit amounts can no longer be increased, but coverage is renewable up to age 90.

<sup>8</sup>At age 70, Hospital Indemnity Insurance Plan coverage is reduced to \$200 per day for all participants. This does not apply to the daily rate payable under the Extended Care Rider daily rate.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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ADA Members Insurance Plans refers to the group life, disability and supplemental medical policies issued by PLICO and PLAIC to the ADA.

HI-P 11-20 is a Hospital Indemnity insurance policy issued by PLICO in all states except New York where it is issued under form (HI-P 7-20) by PLAIC. Consult the policy for benefits, riders, limitations and exclusions. Benefits adjusted for misstatements of age or sex. Benefits are provided under a group policy issued to the ADA. Each Plan participant will receive a Certificate of Insurance explaining the terms and conditions of the policy. Premium Credit is not guaranteed but reevaluated semiannually.

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