



HOSPITAL & MEDICAL PROTECTION PLAN

providing
Weekly Hospital
Income of
\$300.00



An Added Benefit to Membership
in the
**TWU Local 100
RETIRES' ASSOCIATION**

PART I

LIMITED MEDICAL EXPENSE COVERAGE

Members in Good Standing are covered.

Coverage includes:

✓ The cost of Ambulance Service (\$50.00 per call)



✓ The cost of Oxygen
(Benefits are limited to tanks only. Coverage is not available for equipment or the rental of a concentrator.)

✓ Rental cost of a Standard Wheelchair



✓ The rental cost of a Standard Hospital Bed with or without Traction Apparatus **for Home use only.**

LIMIT OF LIABILITY – for each member is \$2,800 annually for all above indemnities covered, resulting from accidental injuries or sickness, provided, that the total benefits payable under the certificate with respect to any accident or sickness shall not exceed \$2,800.

PART II

✓ \$3,000 accidental death and dismemberment.

PART III

HOSPITAL INCOME BENEFITS (MEMBER & SPOUSE ONLY)

YOU ARE PROTECTED AND WILL RECEIVE BENEFITS UNDER ANY OR ALL OF THE FOLLOWING CIRCUMSTANCES



In-Hospital Benefits

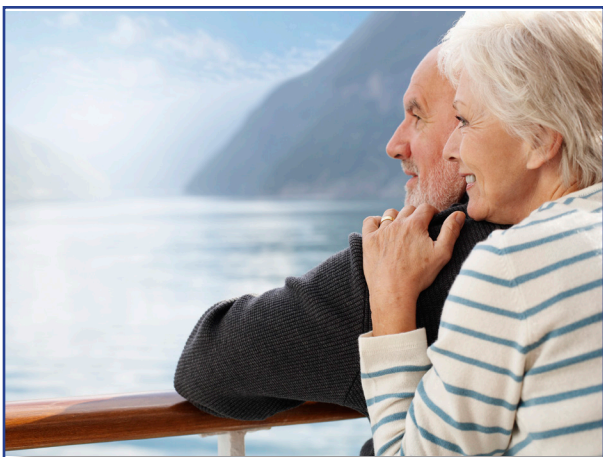
You are paid \$300 weekly of your in hospital stay, not including first and last day. If you are hospitalized for less than one (1) week, you are paid the prorated amount applicable (maximum benefit \$2,800 annually).

This benefit is paid in addition to any insurance you now have. Full benefits will be paid to you, no matter what other coverage you may have (except for Workers Compensation, VA Hospitals, nursing homes, confinements for rehabilitation purposes, psychiatric confinements or hospices).



Benefits are paid directly to you. There are no restrictions on how you use the money. You can use the money you receive in any way you choose; for day-to-day living expenses, for your rent, food, doctor and/or hospital expenses.

AT NO TIME WILL ANY COMBINATION OF BENEFITS EXCEED \$2,800.00 ANUALLY, PER MEMBER





ABOUT YOUR LIMITED MEDICAL EXPENSE POLICY AND HOSPITAL INCOME PLAN

Q. AM I COVERED REGARDLESS OF WHERE I LIVE?

A. Yes, this plan will provide benefits world-wide.

Q. IS THERE A CHARGE FOR ALL OF THE BENEFITS AVAILABLE?

A. No-you are covered as long as you maintain your membership in the TWU Retirees' Association. Your spouse can also be covered, if a member of the organization.

Q. HOW DO I FILE A CLAIM?

A. Request a claim form from the TWU office and return it with a bill or photocopy of the bill for items being claimed required for **Part I**. A hospital letter (Medicare summary), or discharge papers, showing date(s) of admission and discharge is required for benefits defined in **Part III**.

Q. AM I COVERED REGARDLESS OF PAST MEDICAL HISTORIES?

A. Yes. Benefits are available regardless of past medical history if you have been a member of the Association for more than three months.

Q. WHO ADMINISTERS THIS PLAN?

A. MagnaCare located at 1600 Stewart Ave. Suite 200, Westbury, NY 11590.

Q. HOW LONG DO I HAVE TO SUBMIT A CLAIM?

A. Your claim must be filed within six months of discharge from the hospital.

Q. HOW LONG DO I HAVE TO RENEW MY MEMBERSHIP?

A. Your membership dues must be received prior to January 1st in order to be continuously covered. After January 1st, you will be considered a new member and the three month waiting period will apply. New members must be covered for three months in order to obtain benefits for prior medical conditions.

Q. AM I COVERED FOR CONFINEMENTS TO OTHER THAN ACUTE GENERAL HOSPITALS?

A. No, only admissions to acute care hospitals that have organized departments of medicine and major surgery will be covered. Confinements in long term care and rehabilitation institutes are not covered.

TWU LOCAL 100 RETIREES ASSOCIATION

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