Home and Hospital is an insurance plan for today’s medical care realities. While traditional Hospital Indemnity programs focus on the number of days spent in the hospital, this program provides benefits for services outside the hospital -- a visit to an emergency room after a household accident . . . outpatient surgery . . . skilled-nursing-facility/nurse-at home services -- as well as in-hospital coverage for daily per-day benefits, intensive care/cardiac care benefits, maternity coverage and scheduled surgical benefits.

Flexibility is the key to this product. With a wide variety of in-and-out of Hospital benefits, a program can be customized to match the benefit needs and economic realities of just about any group.
Eligibility
Members, Lawful Spouses and Dependent Children are eligible for the Plan. A medical exam is not required and health questions are not asked of any Applicant at enrollment. The applicant need only complete a pre-existing condition period.

Guaranteed Issue
No medical exam or health questions are required. However, the Insured will need to satisfy a pre-existing condition period.

Plan Options
- Select coverage for sickness and accident or accident only.
- Choose a daily benefit ranging from $50.00 to $500.00 a day in increments of $10.00.
- Choose benefits starting at day 1, 4, 6, or 8, or retroactive to day 1 for confinements longer than the selected waiting period.
- Elect full or reduced benefits at age 65.
- Pick one year, two year, or unlimited benefit periods.

Coverage Options
The list of optional benefits below can be used to custom-design a plan for just about any group. Benefits can either be loaded up with the core benefit to create a “high-limit” plan with broad coverage, or can be offered as “upgrade” options after an initial sale has been made.

Inpatient Options
Cancer Care
Provides an additional benefit amount for hospital confinements due to cancer.

Common Accident
Provides an additional benefit amount for each day the Insured and the Insured Spouse are simultaneously confined due to the same accident.

Increased Accident
Provides an additional benefit amount for hospital confinement due to an accident.

Intensive Care/Cardiac Care
Provides an additional benefit amount for hospital confinement in an intensive care or cardiac care unit.

Maternity
Provides a benefit equal to the daily benefit for confinements due to pregnancy.

Mental & Nervous Disease/Disorder
Provides benefits for hospital confinements due to mental or nervous disorders.

Surgical Schedule
Provides benefits for certain surgeries performed in a hospital.

Outpatient Options
Accident Emergency Care
Provides coverage up to the daily benefit amount for emergency room care, x-ray, and/or ambulance services received within 24 hours of an accident.

Nurse-at-Home
Provides benefits for nursing care at home following a covered hospital confinement. Care may be provided by an R.N., L.P.N. or an L.V.N.

Outpatient Surgical
Provides benefits for certain outpatient surgeries, up to five procedures per calendar year.

Post-Hospital Convalescence
Provides benefits for each day a disability continues following a covered hospital confinement.

Skilled Nursing Facility
Provides benefits to the Insured or Insured Spouse if confined in a skilled nursing facility following a covered hospital confinement of at least 3 days.
**Special Features**

**Escalator**

Provides benefits for the Insured only, that automatically increase the daily benefit amount by up to 10% on each anniversary date for up to 10 years.

**Survivor Benefit**

Provides an additional benefit amount ranging from 10-30 times the daily benefit if the Insured dies during a covered hospital confinement.

**Waiver of Premium**

Continues the Insured’s coverage without further payment of premium after 60 days of hospital confinement, prior to the Insured’s 60th birthday.

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**Important Facts to Consider**

*This plan was designed with today’s medical-care realities in mind...*

- In 2000, more than 83 million people visited an outpatient medical center; 108 million people went to an emergency room; and 31.7 million people spent at least one day in a hospital.

- The average inpatient stay in a hospital was 4.9 days in 2000 – that’s down 23% from 1990 when the average stay was 6.4 days, and down 33% from 1980 when the average was 7.3 days.

- In 2000 over 1 million people age 65 and over used home health care services.


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**NOTE:**

This information is intended to be a brief overview of the benefits available under this Plan. It does not provide costs, limitations, exclusions and terms under which the coverage may be kept in force. The Plan is subject to state filing and approval, and may vary slightly, or not be available by jurisdiction in accordance with applicable laws and regulations.

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