

# HOSPITAL MONEY PLAN

The Hospital Money Plan provides cash directly to you while you are in hospital. Even if you have coverage under the Semi-Private Hospital Plan, you may discover there are extra out-of-pocket expenses that can put a drain on your finances, such as television or telephone rental, or even visitor parking. The plan is available to RTO/ERO members and their spouse who are under age 85. You have a choice of two plans - depending on your age, you can receive up to \$1,200 a month that is \$20-\$40 a day, paid to you when you are hospitalized due to an accident or sickness.

## Provincial and Extended Health Plans May Not Be Enough

The RTO/ERO Hospital Money Plan provides cash directly to you for additional expenses while you are in hospital. Although provincial and extended health plans cover most hospital and medical bills, you may discover there are extra out-of-pocket expenses that can put a drain on your finances.

### *For Example:*

- The cost of semi-private accommodation in some hospitals is more than some health plans cover.
- When you are hospitalized, there may be unexpected household costs such as bringing in a housekeeper.
- There are items which help make your hospital stay more pleasant, such as TV rental, or a telephone by your bedside.
- You may also have relatives from out-of-town visit you and they have to look after unexpected travel expenses.

The money you receive from the Hospital Money Plan can help to look after some of these expenses because the money is paid not to your doctor or hospital, but directly to you.

## Who Is Eligible

You and your spouse can apply for coverage if you are under age 85. Your acceptance into the Plan is guaranteed - you cannot be turned down, and you have a choice of two plans.

## Here Are The Benefits Payable

The amount of daily benefit paid to you is dependent on your age while you are in hospital. Following is a chart showing the payments:

AGE	DAILY BENEFIT - Plan 1	DAILY BENEFIT - Plan 2
Up to 64	\$20	\$40
65 - 74	\$15	\$30
75 - 84	\$10	\$20

\*At age 75, the maximum benefit period changes to 60 days.

## Cash When You Are In Hospital

Depending on your age as shown in the above chart, you can receive up to \$1,200 a month - \$20-\$40 a day, cash paid directly to you when you (or your spouse) are in hospital because of an accident or sickness. Cash benefits start from the fourth day you are in hospital and are payable for up to 365 days of hospitalization for each injury or sickness. If a particular condition causes multiple periods of hospitalization, the 365 day limit will be reinstated after you have been out of the hospital for 183 days (6 months).

## Cash For Rehabilitative Care

The daily benefit is paid directly to you should you need to be in a rehabilitative facility after a period of regular hospitalization. The benefits are payable to a time equal to the same number of days spent in hospital, up to 365 days.

## Pre-Existing Conditions

You (or your spouse) are not covered for any bodily injury or illness for which you have received medical treatment or advice during the 12-month period immediately preceding the effective date of coverage. However, all pre-existing conditions will be covered after you (or your spouse) have been free of medical treatment or advice for the pre-existing conditions for 12 consecutive months.

## Exclusions

These benefits are not payable if hospitalization is caused by self-inflicted injuries, suicide or attempt thereat; war, declared or undeclared; active full-time service in the armed forces of any country; cosmetic surgery; alcoholism or drug addiction; mental or nervous disorders; or treatment which is not medically necessary. You are not covered for hospitalization in a chronic care facility.

## Monthly Premium Rates

Your monthly cost is dependent on your age and the plan of Daily Benefit you choose. Following is a chart showing the premiums for Plan 1 and Plan 2.

### Plan 1

AGE	RETIREE ONLY	RETIREE & SPOUSE
Up to 64	\$9.95	\$17.95
65 - 74	\$9.95	\$17.95
75 - 84	\$13.95	\$25.50

## Plan 2

AGE	RETIREE ONLY	RETIREE & SPOUSE
Up to 64	\$19.90	\$35.90
65 - 74	\$19.90	\$35.90
75 - 84	\$27.90	\$51.00

### How Do I Enroll?

Please call Johnson Inc., Plan Benefits Service at 1.877.406.9007, toll-free or from the Toronto area 416.920.7248 (local) to receive a brochure with application form.

Decide the amount of insurance you need and fill out the Enrolment Form. If you wish coverage for your spouse as well, be sure to fill in the required section.

Enclose a blank cheque marked "VOID" then mail your Enrolment Form and "VOID" cheque in the postage paid envelope. Coverage will begin on the date these are received by Johnson Incorporated. A few days later you will receive your personal policy.

### Questions We're Most Often Asked

*Q. When does my coverage begin?*

A. Your coverage starts when your completed Enrolment Form and "VOID" cheque are received by Johnson Incorporated.

*Q. How long do I have to be in hospital before benefits begin?*

A. Daily Cash Benefits start from the fourth day of hospitalization for Accident or Sickness and benefits are payable for up to 365 days per sickness or accident. If a particular condition causes multiple periods of hospitalization, the 365-day limit will be reinstated after you have been out of the hospital for 183 days (6 months).

*Q. Does the protection apply only in Canada?*

A. No, your Hospital Money Plan provides protection anywhere in the world, 24 hours a day.

### Money Back Guarantee

After receiving your Policy, you have 10 days to review it. If you are not completely satisfied, return it and your entire payment will be refunded - with no questions asked.