



WASHINGTON NATIONAL
SOLUTIONSSM Cancer

Benefits. Options. Advocacy.

HOSPITAL INTENSIVE CARE INSURANCE

**Confinement to an intensive care unit (ICU)
or a critical care unit (CCU) can result from:**

- Heart attack and stroke
- Complications from surgery
- Serious trauma accident
- Other serious medical conditions

**Intensive care and critical care are among the most important
types of care. So it's important to have financial protection.**

- Approximately 27% of hospital stays involve admission to the ICU.¹
- Hospital stays involving ICU services are 2.5 times more costly than other hospital stays.¹
- The average ICU admission includes nearly 5 days of hospitalization.²

Hospital intensive care unit rider

You may choose benefit level 1, 2 or 3. By choosing one of these three levels, you can receive three types of ICU benefits. (Premiums are based on the level selected.)

Intensive care unit (per day)	Level 1	Level 2	Level 3
Adult benefit	\$500	\$750	\$1,000
Children < 1 year old	150	225	300
Children > 1 year old	750	1,125	1,500

Sub-acute intensive care unit (per day)

Adult benefit	\$200	\$300	\$400
Children < 1 year old	60	90	120
Children > 1 year old	300	450	600

Blood and plasma (actual charges not to exceed the daily benefit)

Daily benefit	\$25	\$50	\$75
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With any benefit level you choose, this insurance provides the following features:

- Double benefits for specified vehicular accidents. The daily rate doubles for ICU treatment resulting from an accident in a car, truck, train or other vehicle (see reverse side for details) if the confinement occurs within 48 hours after the accident.
- Ambulance benefit. Actual charges are paid up to \$150 per period of confinement. This benefit applies when you receive care from a licensed surface or air-service carrier while you are being transported to and from a hospital, other than a U.S. government hospital.
- First-day coverage. Your rider covers ICU confinements beginning with the first day of hospitalization for accidental bodily injury and the second day for hospitalization resulting from any sickness.

¹HCUP Statistical Brief #185. December 2014. Agency for Healthcare Research and Quality, Rockville, MD.

²Hunter, A., Johnson, L., & Coustasse, A. (2014). Reduction of intensive care unit length of stay: The case of early mobilization. The Health Care Manager, 33(2), 128-135.

These facts represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the company or policy by the sources cited above.



Limitations and exclusions

This certificate/rider does not cover confinement in facilities other than hospital intensive care units (ICUs) or sub-acute intensive care units; or confinement that results from:

- Intoxication
- Being under the influence of any narcotic, unless such narcotic is taken under the direction of a physician
- Self-inflicted injury or suicide attempts
- Participating in or attempting to participate in an illegal act or working at an illegal job
- Having been diagnosed or treated by a physician for HIV, AIDS or Aids-Related Complex (ARC)
- Confinements related to a pre-existing condition occurring within the first year of coverage.

Benefits will be paid for no more than a combined maximum of 30 days per period of confinement for hospital ICU or sub-acute ICU confinement.

The daily benefit reduces by 50% at the age of 75.

The blood and plasma benefit is payable for each day you receive whole blood, plasma, red cells, packed cells or platelets while confined to an ICU; processing, administrative, storage or laboratory charges are not covered. This benefit is payable up to the number of days confined to an ICU.

“Specified vehicular accidents” are defined as riding in, being struck by, or lawfully operating an automobile, bus, truck, motorcycle, train or motorized aircraft.

The ambulance benefit is not payable to or from a U.S. government hospital. Air ambulance must be necessary to protect your health and safety when other transportation is not available.

This certificate is not a Medicare supplement policy. If you are eligible for Medicare, review the Medicare Supplement Buyer’s Guide, available from the company.

This is not a policy of workers’ compensation insurance. The employer does not become a subscriber to the workers’ compensation system by purchasing this policy, and if the employer is a nonsubscriber, the employer loses those benefits which would otherwise accrue under the workers’ compensation laws. The employer must comply with the workers’ compensation law as it pertains to the nonsubscribers and the required notifications that must be filed and posted.

This brochure is not the insurance contract. The certificate defines in detail the rights and obligations of both you and us. Therefore, it is very important that you read your certificate carefully.

The intensive care benefits described are contained in forms CHIC-8046-1, CHIC-8046-2 and CHIC-8046-3, including state variations, where used.



CN-FS-ICU

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