

Baker Hughes
Summary of Benefits
Hospital Indemnity Protection Plan



Hospital Indemnity Protection Plan is an insurance plan that pays cash directly to you. It can be used to help pay costs from a hospital stay and related treatment, health plan deductible and other out-of-pocket costs.

Effective Date	1-Jan-24	
Eligibility	All Active Full Time Employees working a minimum of 20 hours per week <i>You must be Actively at Work with your employer on the day you apply for coverage and the date your coverage takes effect.</i>	
Benefits Payable	Voluntary Coverage	
Coverage Level	Base + Enhanced	
Pre-existing Conditions Exclusion	None	
Portability	Included	
Plan Benefits	Low Plan	High Plan
Hospital Admission <i>(up to 365 days/plan year)</i>	\$500	\$1,000
Hospital Confinement <i>(up to 365 days/plan year)</i>	\$100	\$200
ICU Confinement <i>(up to 365 days/plan year)</i>	\$100	\$200
ICU Admission <i>(up to 365 days/plan year)</i>	\$500	\$1,000
Newborn Benefit <i>(1 day/plan year)</i>	\$100	\$200
Inpatient Mental & Nervous Disorder <i>(up to 30 days/plan year)</i>	\$100	\$200
Inpatient Rehab/Therapy <i>(up to 30 days/plan year)</i>	\$100	\$200
Short Stay & Observation <i>(up to 23 hours/plan year)</i>	\$100	\$200
Monthly Rates	Low Plan	High Plan
Base + Enhanced Plan - Voluntary		
Employee Only	\$6.18	\$12.12
With Spouse	\$13.68	\$27.11
With Children	\$12.08	\$23.93
With Spouse & Children	\$20.94	\$41.63

Note: select only one option that best fits your coverage needs

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

This benefit summary is an overview of your Insurance. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail