



## ICU Insurance Program

Underwritten by: National Teachers Associates Life Insurance Company (NTA Life)  
4949 Keller Springs Rd • Addison, Texas 75001 • P.O. Box 802207 - Dallas, Texas 75380 • (888) 671-6771 • [ntalife.com](http://ntalife.com)

# Hospital Intensive Care Confinement Benefit

Policy Series GRI-2015 (1/03) or Rider Series GR-2015 (1/03) with state specific versions.

**\$300/Day**  
**\$9,000/Month**  
(based on a 30 Day stay)

**\$600/Day**  
**\$18,000/Month**  
(based on a 30 Day stay)

**\$900/Day**  
**\$27,000/Month**  
(based on a 30 Day stay)

You may select any of these benefit levels. Premium and benefits will vary with the plan selected. For Intensive Care Confinement, we pay your actual charges up to:

- **Hospital Stepdown Care Unit Confinement Benefit**

For Stepdown Care Unit Confinement, we pay actual charges up to 50% of your Intensive Care Confinement benefit.

- **30 days of Continuous Protection**

Benefits paid beginning on 1st Day for an Injury and 2nd Day for any Sickness for up to 30 Days of continuous confinement, whether in an ICU or Stepdown Unit or a combination of both. Benefits reduce 50% on or after the first day of the month following a Covered Person's 70th birthday.

If offered as a rider, this benefit is available only if elected and is offered at an additional premium. Premium and benefits will vary with the plan selected. Premium and benefits will vary with the plan selected.

## EXCEPTIONS, EXCLUSIONS, AND LIMITATIONS FOR INTENSIVE CARE UNIT

This Policy/Rider will not pay benefits for care and treatment in any type of Hospital room, ward or unit other than an ICU or Stepdown Unit located in Canada or the United States or its possessions (international for TX riders) or that is rendered after your coverage terminates. Except in PA, if an Intensive Care Confinement due to a Sickness is First Manifested (in PA, Medically Diagnosed) within the first 30 days following the Coverage Effective Date, benefits for that specific condition will only be paid for Intensive Care Confinement which occurs more than 2 years (30 days in OK; 1 year in NC; 3 years in DC and NV) after the Coverage Effective Date. Subsequent periods of confinement for the same or related cause are considered a continuation of the first confinement unless separated by 30 or more days. A Day must include an overnight stay.

**There are a number of specific exclusions and limitations.** In general, no benefits are payable for Intensive Care Confinement due to suicide or intentionally self-inflicted Injury, war and participation in riots, active duty status in the armed forces, drug abuses, various levels of alcoholism or intoxication, mental or nervous disorder without demonstrable organic cause, or childbirth or pregnancy unless the cause of loss relating to pregnancy meets the definition of Complications of Pregnancy. False labor, occasional spotting, physician prescribed rest, morning sickness and similar conditions that occur in a difficult pregnancy generally are not Complications of Pregnancy for which benefits are payable. Benefits may also be excluded in case of commission or attempted commission of a felony or while engaging in an illegal occupation. **For benefits on or after the first day of the month after a Covered Person's 70th birthday, benefits are paid at 50% of the plan amount.**

This Policy/Rider does not cover any ICU Confinement resulting from a preexisting condition for the first 2 years (1 year in NC; 3 years in DC, NV, and PA) after the Coverage Effective Date. "Preexisting Condition" (except in NC and SC) means a condition, whether known or unknown, for which medical advice or treatment was recommended by or received from a Physician within the 1-year period (5-year in OK and PA) before the Coverage Effective Date, or (except in PA) for which symptoms existed within the 1-year period before the Coverage Effective Date that would cause an ordinarily prudent person ("person" in DC) to seek diagnosis, care or treatment. In SC, "Preexisting Condition" means a condition misrepresented or not revealed in the application and for which symptoms existed prior to the effective date of coverage that would cause an ordinarily prudent person to seek diagnosis, care or treatment for which medical advice or treatment was recommended by or received from a Physician. In NC, "Preexisting Condition" means a condition, whether known or unknown for which medical advice or treatment was recommended by or received from a Physician within the 1-year period before the Coverage Effective Date; or which was First Manifested, as defined in the Policy to which this Rider is attached, within the 1-year period before the Coverage Effective Date for the Covered Person.

*This brochure is only a summary. The actual policy/rider provisions will control. Refer to your policy and any attached riders for a complete detail of all exclusions and limitations and for important definitions of capitalized terms. Read your policy/rider carefully. If you are not satisfied, you have 10 days after you receive your policy to return it to us or our Agent. The premium paid will be refunded, and the policy will be void from its date of issue. In many states, any dispute under this policy/rider shall be resolved by negotiation, mediation or arbitration under the Dispute Resolution Program described in the policy/rider, rather than judicial proceedings. See your policy for details.*

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