

Your major medical insurance policy covers a large part of the budget-busting cost of hospitalization. But, in today's atmosphere of tight cost controls on medical services and spiraling incidental costs—including expenses encountered outside of the medical system—it may not be enough to keep you out of debt or make recovery easier when the crisis is over.

Hospital Plus offers you and your family a convenient, low-cost and smart plan for obtaining spare cash shortly after or even during a period of hospitalization. It's a plan you can use to obtain the funds you need to help pay deductibles, meet household expenses, cover uninsured spending or to simply lift your family's spirits.

As Much as \$100 Cash for Every Day You're in the Hospital—Up to One Full Year

The benefit, \$30, \$50, \$75, or \$100 per day (you choose)—or \$18, \$30, \$45, or \$60 per day for a child—starts adding up from the first day you are confined in a hospital.

And, since it's not income, it's not subject to federal income tax. Every penny is yours to spend the way you want to spend it!

You could, for example, use Hospital Plus to minimize the impact of non-medical expenses on your budget. It's easy to spend money when someone's in the hospital: relatives offering their support become guests at your table; long-distance calls to concerned family and friends are made from "home central"; for children, the cost of souvenirs from a stay or new toys meant to comfort them adds up fast. But for every day spent in the hospital, Hospital Plus benefits can be adding up too.

Low Premiums, Direct-Pay Option, Fast Service

The bottom line: Hospital Plus premiums start at just \$1.60 bi-weekly (one member, age 18-24), paid for by check or through a convenient direct payroll deduction.

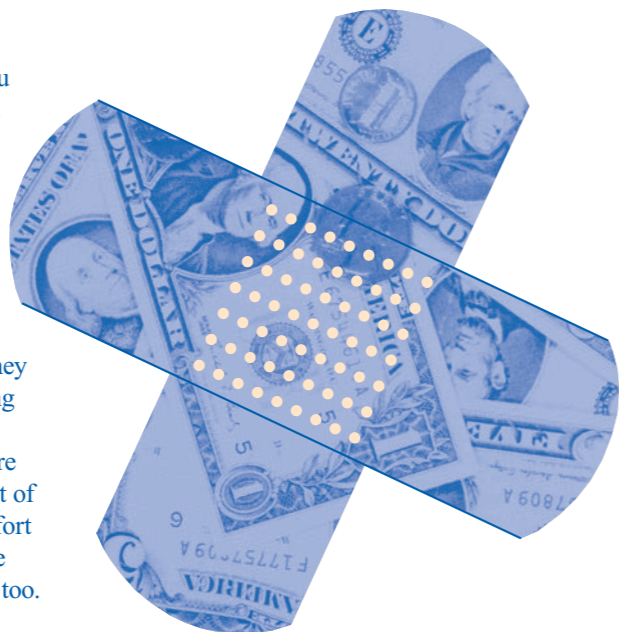
Claims are easily filed by filling out a one-page claim form, attaching a copy of the hospital's bill to it, and mailing both to the MBA. Hospital Plus then delivers benefits for up to 365 days—as much as \$36,500!

Easy Eligibility, Easy Enrollment

Without exception, the Hospital Plus plan is open to all NALC members and immediate family. Fill in the 7 items on this brochure's application, sign it and return it to the MBA.

That's how easy it is to enroll. And relax. You're covered from the first premium payment.*

After Hospitalization, Get the Most Out of Life with Cash from Hospital Plus!



* Benefits will not be paid for a Pre-Existing Condition (a condition for which a covered person has received medical advice or treatment during the 12 months before coverage under the policy became effective). Benefits will not be paid under the policy for a Pre-Existing Condition, 1) until the covered person has gone without further advice or treatment for 12 consecutive months, or 2) until 1 year from the date coverage on the covered person became effective.

HOSPITAL PLUS



QUESTIONS?

Call MBA toll-free:

1-800-424-5184

MBA's Answerline is open Tuesday and Thursday, 8:00 am - 3:30 pm Eastern Time, or call 202-638-4318 weekdays, 8:00 am-3:30 pm Eastern Time.

**National Association of Letter Carriers
U.S. Letter Carriers Mutual Benefit Association**
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Washington, DC 20001-2144

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WITH HOSPITAL PLUS

You'll Be Visited by Presidents Every Day!



Hospital Plus: A Smart Flexible Program for Tough Times

It seems there are always bills to pay or piling up just from the business of being alive. Remember, Hospital Plus cash can be used to meet existing obligations, help pay for events or gifts that make people feel good or used just to have fun when those days in the hospital become part of the past.

Enroll in Hospital Plus Today!

There's one way to make sure you'll have spare cash when you need it most — Hospital Plus. Provided exclusively to members of the National Association of Letter Carriers and their immediate families through the non-profit U.S. Letter Carriers Mutual Benefit Association; Hospital Plus helps you take care of the small bills that come up when someone has to go to the hospital. Participating in the Hospital Plus plan is also one more way you and your co-workers can help one another over life's rough spots. Hospital Plus is inexpensive. It's solid; It's a smart move; And it's a team thing. To be part of it, simply fill out an application and return it to the MBA. Your Hospital Plus coverage starts with the first payroll deduction or other premium payment.

Reminder: Your MBA Is A Non-Profit Insurer

The U.S. Letter Carriers Mutual Benefit Association (MBA) is a non-profit organization. When you enroll in a MBA-sponsored insurance program, you're not paying commissions to sales agents and buying European vacations for wing-tipped shoes in top-floor Manhattan office suites. You're helping other NALC members and their families get through tough times. And they're helping you.

Hospital Plus: Insurance You Can Trust

As noted, the only business at MBA is the one of serving you. MBA representatives and their

staff stand ready to answer your questions and assist you in choosing any of a number of NALC-approved financial services, including the Association's insurance programs. For additional consultation on Hospital Plus, call MBA toll-free at 1-800-424-5184. The Answerline is open Tuesdays and Thursdays from 8:00 a.m. to 3:30 p.m. Eastern Time; or call 202-638-4318 Monday through Friday, 8:00 a.m. to 3:30 p.m. Eastern Time.

Back to the Hospital? Back to Hospital Plus!

When an accident or illness requires a return to the hospital, Hospital Plus coverage continues. Returns that occur within six months for the same or a related cause are covered up to the policy's limit of 365 days. Stays separated by six months from an earlier event, even if related to the same cause, are considered new, and the plan's 365-day counter starts counting over.



HOSPITAL PLUS



Your Premium

The bi-weekly premium for Hospital Plus starts at \$1.60 if you're single and under 24-years-old. You may be a little older, or married or have children. Use the following chart to find your special rate.

Your Benefits

Depending on the premium you choose, Hospital Plus pays \$30, \$50, \$75, or \$100 for each day you or an insured family member spends in the hospital. A full week's stay associated with an accident, illness, surgery or other acceptable condition would provide a Hospital Plus benefit of \$210 to \$700.

Hospital Plus benefits also apply to hospitalizations associated with pregnancy (provided the policy was in effect before the start of the pregnancy). With family coverage, a newborn will be included on the 16th day following birth.

Biweekly Payroll Deduction Premiums

| \$100 per day benefit (\$60 for children*) | | | | | \$75 perday benefit (\$45 for children*) | | | | | \$50 perday benefit (\$30 for children*) | | | | | \$30 perday benefit (\$18 for children*) | | | | |
|--|-------------|-------------------|---------------------|-----------------------------|--|-------------|-------------------|---------------------|-----------------------------|--|-------------|-------------------|---------------------|-----------------------------|--|-------------|-------------------|---------------------|-----------------------------|
| Member Age at Purchase | Member Only | Member and Spouse | Member and Children | Member, Spouse and Children | Member Age at Purchase | Member Only | Member and Spouse | Member and Children | Member, Spouse and Children | Member Age at Purchase | Member Only | Member and Spouse | Member and Children | Member, Spouse and Children | Member Age at Purchase | Member Only | Member and Spouse | Member and Children | Member, Spouse and Children |
| 18-24 | \$3.70 | \$7.70 | \$7.85 | \$11.85 | 18-24 | \$2.90 | \$5.85 | \$6.00 | \$8.95 | 18-24 | \$2.10 | \$4.00 | \$4.15 | \$6.05 | 18-24 | \$1.60 | \$3.20 | \$3.20 | \$4.80 |
| 25-29 | 4.15 | 8.40 | 8.30 | 12.55 | 25-29 | 3.20 | 6.40 | 6.30 | 9.50 | 25-29 | 2.25 | 4.40 | 4.30 | 6.45 | 25-29 | 1.60 | 3.20 | 3.20 | 4.80 |
| 30-34 | 4.70 | 9.40 | 8.85 | 13.55 | 30-34 | 3.60 | 7.10 | 6.70 | 10.20 | 30-34 | 2.50 | 4.80 | 4.55 | 6.85 | 30-34 | 1.60 | 3.20 | 3.20 | 4.80 |
| 35-39 | 5.20 | 10.65 | 9.35 | 14.80 | 35-39 | 4.00 | 8.00 | 7.10 | 11.10 | 35-39 | 2.80 | 5.35 | 4.85 | 7.40 | 35-39 | 2.40 | 4.00 | 4.00 | 5.60 |
| 40-44 | 5.90 | 11.90 | 10.05 | 16.05 | 40-44 | 4.55 | 8.95 | 7.65 | 12.05 | 40-44 | 3.20 | 6.00 | 5.25 | 8.05 | 40-44 | 2.40 | 4.00 | 4.00 | 5.60 |
| 45-49 | 7.00 | 13.40 | 11.15 | 17.55 | 45-49 | 5.30 | 10.10 | 8.40 | 13.20 | 45-49 | 3.60 | 6.80 | 5.65 | 8.85 | 45-49 | 2.40 | 4.80 | 4.00 | 6.40 |
| 50-54 | 8.05 | 15.35 | 12.20 | 19.50 | 50-54 | 6.10 | 11.55 | 9.20 | 14.65 | 50-54 | 4.15 | 7.75 | 6.20 | 9.80 | 50-54 | 3.20 | 5.60 | 4.80 | 7.20 |
| 55-59 | 9.45 | 17.65 | 13.60 | 21.80 | 55-59 | 7.20 | 13.35 | 10.30 | 16.45 | 55-59 | 4.95 | 9.05 | 7.00 | 11.10 | 55-59 | 4.00 | 7.20 | 5.60 | 8.80 |
| 60-64 | 12.20 | 22.20 | 16.35 | 26.35 | 60-64 | 9.45 | 17.10 | 12.55 | 20.20 | 60-64 | 6.70 | 12.00 | 8.75 | 14.05 | 60-64 | 4.80 | 8.00 | 6.40 | 9.60 |
| 65-69 | 14.75 | 26.30 | 18.90 | 30.45 | 65-69 | 11.45 | 20.35 | 14.55 | 23.45 | 65-69 | 8.15 | 14.40 | 10.20 | 16.45 | 65-69 | 5.60 | 9.60 | 7.20 | 11.20 |
| 70-74 | 17.60 | 31.20 | 21.75 | 35.35 | 70-74 | 13.75 | 24.25 | 16.85 | 27.35 | 70-74 | 9.90 | 17.30 | 11.95 | 19.35 | 70-74 | 6.40 | 11.20 | 8.00 | 12.80 |
| 75-over | 20.55 | 36.55 | 24.70 | 40.70 | 75-over | 16.15 | 28.55 | 19.25 | 31.65 | 75-over | 11.75 | 20.55 | 13.80 | 22.60 | 75-over | 8.00 | 13.60 | 9.60 | 15.20 |

*Covered child includes an Insured's unmarried legal child who is: (a) under 19 years of age and living with the Insured, or (b) between 19 and 23 years of age and a full-time student.