



PO Box 1407, Church Street Station  
New York, NY 10008-1407

## **TRADITIONPLUS HOSPITAL PROGRAM**

### **PAID-IN-FULL COVERAGE 365 DAYS A YEAR**

For people who want real value in a hospital program, Empire BlueCross BlueShield offers the TraditionPLUS Hospital Program.

This program covers you – and your covered dependent's – hospital-related costs all year round. That's right, 365 days coverage a year, starting with the very first day. And no qualifying medical questionnaire is required.

Plus, you'll get important benefits, including:

- Maternity care in birthing centers of hospitals
- Hospital care for newborns
- Outpatient physical therapy
- Radiation therapy
- Care in Skilled Nursing Facilities

Coverage extends to your spouse, and to covered dependents to the end of the calendar year of the 23<sup>rd</sup> birthday.

### **PROTECTION YOU CAN RELY ON**

At Empire, you will also get peace of mind. When you carry the Empire BlueCross BlueShield identification card, your hospital needs are covered, even if you're away from home. That's because the Empire BlueCross BlueShield ID card is accepted without question at over 9,000 hospitals and other facilities nationwide. No other insurance company provides such complete protection across the U.S.

There's another advantage to Empire BlueCross BlueShield: unlike some other insurance companies, we're in this business to stay. We've proven that by providing health coverage to millions of New Yorkers over the past 65 years. Empire has the knowledge and experience to give you the coverage and options you want, along with the security you need.

## **REAL VALUE IN A HOSPITAL PROGRAM**

### **365 days of Paid-In-Full Inpatient Hospital Protection:**

- Semiprivate rooms and board (paid in full in participating hospitals)
- Full range of hospital services, facilities, equipment and supplies
- Maternity care in birthing centers or hospitals
- Hospital care for newborns, up to 30 days
- Inpatient physical therapy and rehabilitation, up to 30 days
- In-hospital mental and nervous care, up to 30 days

### **Extensive Outpatient Benefits:**

- Emergency care for sudden, serious illness or accidental injury
- Ambulatory surgery (in approved ambulatory surgery centers or hospitals)
- Chemotherapy
- Radiation therapy
- Physical therapy – up to 90 visits per year following surgery or hospitalization
- Kidney dialysis – in a hospital or free-standing facility, or at home

### **Important Additional Benefits:**

- Pre-surgical testing and second surgical opinions
- 365 days at a Skilled Nursing Facility, when pre-approved, for admissions occurring within 10 days of hospital discharge
- 210 days of hospice care
- 200 visits by a certified home health care agency professional – No prior hospitalization may be required, even for away-from-home care

**Please note:** The benefits described are subject to Empire Managed Benefits provisions and to the terms and limitations of your Empire BlueCross BlueShield contract. For certain services, benefits must be pre-authorized. This contract may limit the number of days, visits or dollar amounts to be reimbursed.

All Empire BlueCross BlueShield contracts require an 11-month waiting period for coverage of pre-existing conditions, unless that period has been met under similar coverage provided by Empire or another insurer.

The TraditionPLUS Hospital program meets the minimum standards for basic hospital insurance as defined by the New York State Insurance Department. This contract does NOT provide basic medical or major medical insurance.

The expected benefits ratio for this contract is 92%. This ratio is the portion of future premium which the Plan expects to return as benefits, when averaged over all individuals with this contract.