

# EquiCash

HOSPITAL PLAN



**The Insurance Policy That Pays You Cash  
In The Event Of A Covered Hospitalization**

 **Equitable**

Equitable Life & Casualty Insurance Company



We all do it. We pack around various items for those ‘just in case’ moments – an extra bottle of water, a flashlight, extra batteries, band-aids, aspirin, an umbrella and everyone’s favorite tool – a Swiss army knife. We don’t do it because we’re crazy; we do it because we’re cautious, and because we have the good sense to protect ourselves. It’s because of this good sense that we are prepared for whatever life throws at us, and in the end, that planning pays off.



Shouldn’t this same planning and preparation extend to your health care? Even the best health and medical insurance plans have out-of-pocket expenses – co-payments, deductibles and coverage limits. If something should happen and you or your loved one had to enter a hospital for inpatient treatment, wouldn’t a little extra coverage and preparation make good sense?

### Consider this:

- The average expenditure for a hospital stay is \$8,793.<sup>1</sup>
- The average age of a hospital inpatient is approximately 53; 38% are age 65 years and over and 24% are age 75 years and over.<sup>2</sup>
- The average inpatient hospital length of stay is 5.5 days for people age 65 years and over, 5 days for those aged 45-64 years, and 3.7 days for those aged 15-44 years.<sup>2</sup>
- The increasing number of Americans age 65+ has the potential to greatly increase the nation’s already high health care costs. The cost of providing health care for one person age 65+ is approximately three to five times greater than the cost for someone younger than 65.<sup>3</sup>

As concerning as these statistics are, there is an alternative to help pay the increasing out-of-pocket expenses that today’s medical insurance does not cover.

Equitable Life & Casualty proudly offers **EquiCash** . . . cash benefits to help bridge the gaps that other insurance plans leave for you to pay. It’s that extra coverage that makes sense, and in the end, with **EquiCash** you have additional protection when you need it . . . ‘just in case’.

### EquiCash from Equitable Life & Casualty offers cash benefits including:

- **Daily Inpatient Hospital Benefits**  
We’ll pay the daily benefit you selected for covered hospital stays that are due to an Injury or Sickness. We’ll pay this benefit for each day you stay in the hospital, up to the number of days you selected, for each period of care. Full inpatient hospital benefits are restored after you have been out of the hospital for 30 days in a row.
- **Durable Medical Equipment Benefits**  
We’ll pay the expenses incurred for the purchase or rental of Durable Medical Equipment, up to the maximum benefit amount

<sup>1</sup> An American Hospital Association Company, Health Forum, Chicago, IL, AHA Hospital Statistics 2007 Edition.  
<sup>2</sup> DeFrances CJ, Lucas CA, Buie VC, Golosinskiy A. 2006 National Hospital Discharge Survey. National health statistics reports; no 5. Hyattsville, MD: National Center for Health Statistics. 2008.  
<sup>3</sup> National Center for Health Statistics. Health, United States, 2009: With Special Feature on Medical Technology. Hyattsville, MD. 2010.



once each calendar year. Durable Medical Equipment includes, but is not limited to wheelchairs, walkers, canes, etc. We'll pay up to \$2,500 during your lifetime.

• **Ambulance Benefits**

We'll pay for ambulance transportation, including air ambulance, to and from a hospital for each period of care. We'll pay up to \$2,500 during your lifetime.

• **Emergency Room Benefits**

We'll pay the Emergency Room Benefit for each period of confinement for services you receive in a hospital emergency room or hospital affiliated emergency care facility, for loss due to an injury, provided the emergency treatment is followed, within 24 hours, by a covered hospital stay.

• **Physician Visit Benefits**

We'll pay the Physician Benefit for follow up visits to a physician when the visit is directly related



to a prior hospital stay and the visits are within six months after leaving the hospital. We'll pay for up to three visits per calendar year.

• **Optional Lump Sum Cancer Benefits**

For additional premium, we'll pay the cash benefit you select, if you are diagnosed with internal cancer for the first time while being covered under the policy.

- Mental or nervous system disorder.
- Or resulting from committing or attempting to commit an assault or felony or participating in a civil commotion or from attempted suicide or self inflicted injury, from being legally intoxicated as defined by the jurisdiction where the injury occurs or from your voluntary use of drug, narcotic or controlled substance, unless prescribed by your physician.

**Limitations and Exclusions**

No benefits are payable for losses due to:

- Treatment, services or supplies which are not prescribed by a doctor, are received without charge or obligation to pay, would not routinely be paid in the absence of insurance, are received from an immediate family member, or are received outside of the United States.
- Treatment in a government facility, unless you are obligated to pay.
- Cosmetic surgery, other than as required as a result of trauma, infection, congenital disease or anomaly.
- Pre-existing conditions for the first 6 months after the policy effective date for insureds under age 65.



# Equitable. To Do Well, By Doing Good ...Because We Care!®

Since 1935, Equitable has been providing insurance solutions that help ease the pressures of aging, instill peace of mind, safeguard hard-earned assets, promote independence, and maximize freedom of choice in health care. We have served the insurance needs of our family of policyowners; and when accident, illness or death occurred, we have paid millions of dollars in benefits to them or their loved ones.

We will continue to develop innovative, insightful insurance products designed to help those we serve live healthier, happier, richer lives – that protect life and lifestyles and preserve legacies.

At Equitable, we are committed to caring. We created the Ambassadors Of Caring® Award to further this commitment. We wholeheartedly support a wide range of nonprofit community service organizations. We care about the welfare of those with special needs; those who are less fortunate; and victims of illness, disease, natural disasters or the acts of others.

Committed to caring! Committed to you! With quality insurance products, superior service and community involvement. Each an indispensable element that unites our policyowners, business partners and employees – *The Equitable Family.*

**Together, we can make  
a world of difference.**



**E. Rod Ross, Chairman & CEO of Equitable Life & Casualty, with the Ambassadors Of Caring® Award.**



**Equitable Life & Casualty Insurance Company**

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Reg. U.S. Pat & Tm. Off.