

Benefits - Benefit paid for the following conditions (subject to limits listed on page 3)

HOSPITALIZATION BENEFIT(S)

How We Pay the Daily Hospital

Confinement Benefit - the Daily Hospital Confinement Benefit pays for each day after the first day of a continuous confinement in a hospital for one day less than the maximum number of days (see pg. 3)

If the First Day Hospital Confinement

benefit is payable - the Daily Hospital Confinement Benefit pays for each day after the first day of a continuous confinement in a hospital for one day less than the maximum number of days (see pg. 3)

If the First Day Hospital Confinement

benefit is not payable - the Daily Hospital Confinement Benefit pays for each day of a continuous confinement in a hospital for the maximum number of days (see pg. 3)