

Basic Medical Expense Coverages

Medical Expense Category	What is Covered
Hospital Expense	<ul style="list-style-type: none">• Daily Room & Board• Miscellaneous Expenses
Surgical Expense	<ul style="list-style-type: none">• Cost of surgeon's Services• Anesthesiologist
Physician's expense	<ul style="list-style-type: none">• Office visits• Nonsurgical care by a physician while hospitalized
Nurses' expense	<ul style="list-style-type: none">• Private duty nursing care
Convalescent care expense	<ul style="list-style-type: none">• Skilled nursing facility care