

Basic Medical Expense Policy

- 1. Room & Board** - \$500 per day
- 2. Miscellaneous Expense** - 20x the R & B rate
 - drugs, x-rays, anesthesia, lab fees, dressings, use of the operating room & supplies

In this example, if the insured was in the hospital for 10 days, the policy pay no more than \$5000 for the room & board regardless of what the hospital charges.

Also, the maximum for miscellaneous expenses would be no more than \$10,000 (20x the \$500).

There will also be maximums with-in the maximums.

- Ex. No more than \$150 for drugs or \$250 for x-rays.

Regardless, the total for miscellaneous expenses could not be in this case \$10,000.