

FACTUAL DATA WHICH SPELT OUT IN QUESTIONNAIRE FORM
BOTH THE SALIENT FEATURES AS WELL AS THE WEAKNESSES
OF THE TWO GROUP HOSPITALIZATION PLANS AVAILABLE TO
EMPLOYEES OF THIS AGENCY

OMAHA

GHI

1. Does the contract cover all pre-existing conditions?	No	No
2. Are there any exclusions, fine print or fuzzy implications in the contract?	Yes, a large number	
3. Does the contract cover ambulance transportation to and from the hospital?	No.	
4. Does the contract cover congenital abnormalities?	No.	
5. Does the contract pay \$13.50 daily room and board, either in a private or semi-private room?	No.	
6. Does the contract pay full benefits in any state-side hospital?	No.	
7. Does the contract contain any waiting periods?	No - as long as GHI has more than 75% of all eligible members enrolled in its plan, although there are certain exceptions as noted in the attached sheet.	
8. Does the contract cover all X-rays, whether exploratory or otherwise?	No - unless surgery is performed within 3 days following the X-ray.	
9. Does the contract cover tuberculosis, mental or nervous disorders and quarantinable diseases?	Yes, but for only 10 days during any 12-month period.	

Yes - maternity only, 9 months, although maternity is covered for 9 months after date of separation.

Yes, for the full number of contract days named in the contract.

ONAMA

90 days

Yes

10. For what number of consecutive days does the contract cover for all hospitalization other than normal pregnancy?

CHI
2 days

11. Does the contract guarantee indemnity covering catastrophic claims involving long illnesses and heavy hospital expenses?

No

12. Does the contract guarantee full coverage to infants after 14 days old?

No - after 90 days old

13. Does the contract cover all special as well as regular initial laboratory tests?

No.

14. Does the contract guarantee room and board, regardless of how short a time hospitalized?

No - not unless hospitalized for at least 18 hrs.

15. Does the contract cover obstetrical benefits whether the contract is a family type or an individual type?

No - only under a family contract.

16. Does the contract cover up to the full limit of hospital extras for out-patient treatment?

For a limit of only \$15.00 if within two hours after an accident.

17. Does the contract cover tonsillectomies and adenoidectomies without limitations or restrictions as to number of days?

No - limited to one day or children and two days for all other participants.

18. Does the contract cover full hospitalization for diagnostic purposes only?

no - not covered.

19. Does the contract give full coverage even though hospitalization may be for "service connected disabilities"?

No - excluded.

20. Does the contract cover physical therapy treatment for various ailments or diseases?

no - excluded.

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Yes

21. Does the contract automatically cover every member of the family whether or not added to the family contract?

No - all general nurses are made available around the clock whereas special or private nurses are considered the responsibility of the individual.

Yes

22. Does the contract cover special private nurses?

23. Does the Master Contract permit compiling of statistics in order to gain an "experience rating" through which you may be granted a lower premium or additional benefits?

GHT

No - name and date of birth must be forwarded and added after child is 90 days old.

No - all general nurses are made available around the clock whereas special or private nurses are considered the responsibility of the individual.

No.