



# Riders Available for Purchase with the GHI Small Business Advantage Program

## Hospital Coverage

- **PLH-5005-A Rider to Certificate Providing Coverage for Nursing Home Care:**

This rider provides benefits for nursing home care to patients who have been hospitalized for at least three days immediately prior to admittance to a nursing home or skilled nursing facility, and for whom further hospitalization would have otherwise been necessary.

The aggregate number of covered days of both hospital and nursing home care will not exceed the number of covered inpatient hospital care days provided under the GHI hospital or medical/hospital policy in a benefit period. Two days of nursing home care are equivalent to one day of hospital care. Covered services received in a GHI network nursing home are covered in full. For covered services rendered in a non-network nursing home, GHI will reimburse the member eighty percent (80%) of GHI's Allowed Charge.

- **PLH-5008-A Rider to Certificate Providing Coverage for Alcoholism and Substance Abuse Care Provided on an Inpatient Basis:**

This rider provides benefits for inpatient alcoholism and substance abuse treatment. It covers up to seven (7) days of detoxification and up to thirty (30) days of rehabilitation per calendar year. GHI pays network facilities in full for covered services. For covered services rendered in a non-network facility, GHI will provide benefits at eighty percent (80%) of GHI's Allowed Charge.

## Medical Coverage

- **PLC-1094-B Nurse Service Rider:**

This rider adds coverage for services performed by a licensed Registered Nurse. Covered services are limited to those otherwise covered under the GHI policy when provided by other health care providers listed in the Certificate of Insurance.

This rider does not provide coverage for home care services. It does not cover services rendered in a general hospital, a nursing home, a facility providing health related services or a physician's office. This rider is subject to any deductible, coinsurance, annual and/or lifetime maxima, if any, listed in the Group Contract for the type of service received.

Policy form numbers PLH-SGC-1003, PLH-SGC-1004, PLH-SGC-1005, et al.