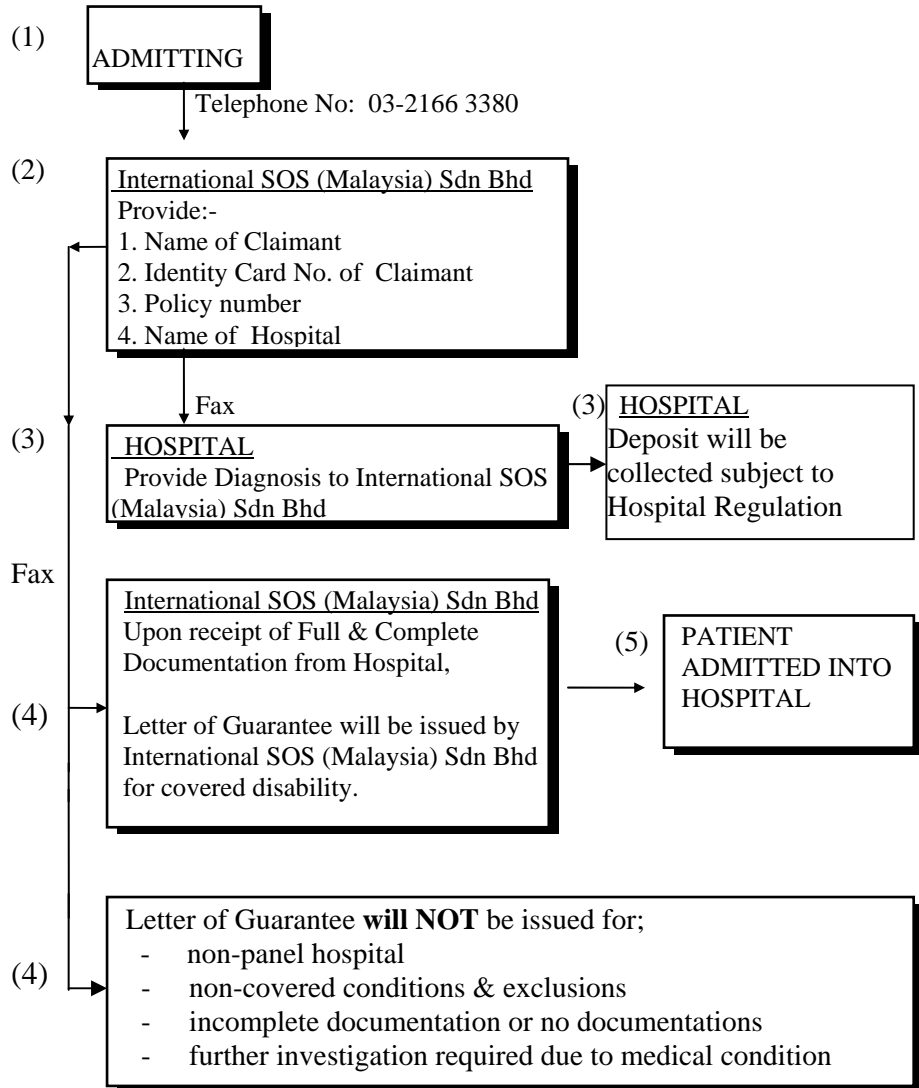


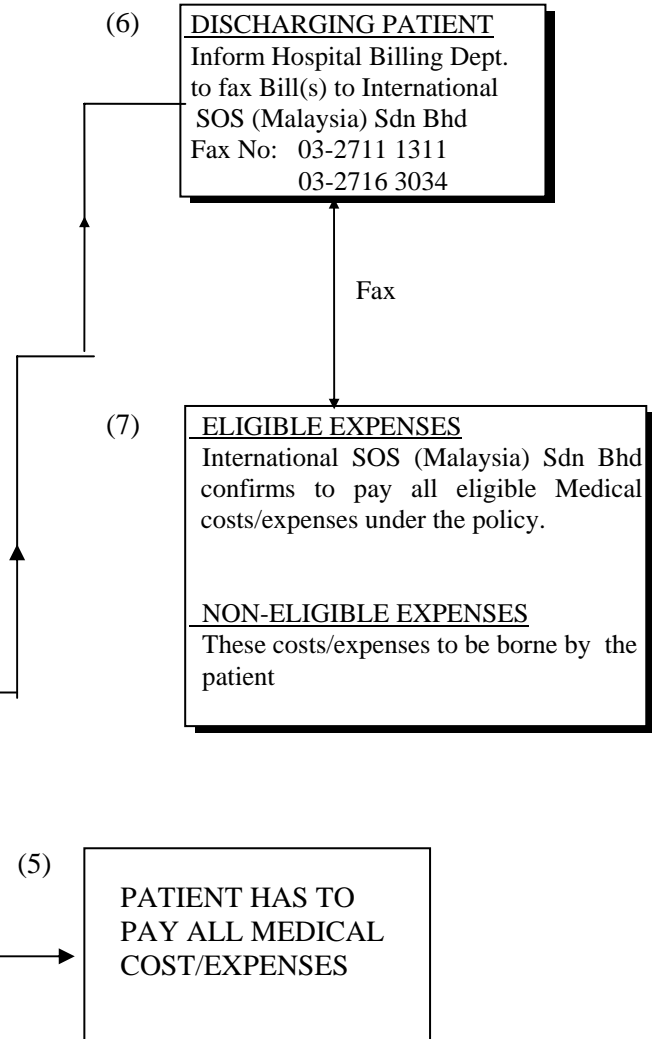
**HOSPITAL ADMISSION PROCEDURES**



***Upgraded Room & Board Co-payment :***

*If the Insured Person is hospitalised at a Published Room & Board rate which is higher than his/her eligible benefit, the Insured Person shall bear 20% of the other eligible benefits described in the Schedule of Benefits.*

**HOSPITAL DISCHARGE PROCEDURES**



***Room and Board :***

*Reimburses the daily charges made by the hospital for **room and board and meals** for each day of confinement as a registered bed-paying patient in a Hospital not exceeding the limits or the maximum number of days as set forth in the Schedule of Benefit.*