



Keep Finances on Track

Hospital Indemnity Insurance



Medical insurance doesn't usually cover everything - which can derail your finances.

A trip to the hospital can be costly - and many employees aren't prepared for the out-of-pocket expenses that come with a hospital stay, even with medical coverage. Hospital Indemnity insurance pays cash benefits to you in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way for you to keep your finances on track.

Hospital Indemnity Insurance

- Helps with out-of-pocket from a hospital stay due to childbirth, illness or injury
- Pays you or a covered family member, not medical providers
- Can help with whatever expenses you decide - like deductibles, copays or other bills
- Can cover your children and spouse if you choose
- Offers premium waiver if you're hospitalized more than 30 days

Insurance in Action

Pregnancy

Brooke's pregnancy took an unexpected turn when doctors had to deliver her baby by C-section. Brooke needed extra time in the hospital to recover.

Brooke's **Hospital Indemnity insurance** benefit helped meet her deductible. And that helped protect her budget for diapers, clothing and other items for her new baby.

Brooke used her Hospital Indemnity plan benefit to help cover:

- Hospital admission
- Three-day hospital stay

Plan Design

Hospital Confinement Benefit - \$165/Day up to 365 Days

Hospital Admission - \$165/Calendar year

A hospital stay shouldn't sidetrack your budget.

Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

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