



## When you're in the hospital, getting home should be first on your mind. Not finances.

With hospital stays costing an average of \$15,743<sup>1</sup> and medical insurance not always an adequate financial safety net for employees, Hospital indemnity insurance helps ease the financial burden for employees and their families. Benefit payments are made to the employee, regardless of medical insurance, and can be used for any purpose.

For example, Carol goes to the ER for severe abdominal pain and nausea. She has a CT scan that reveals she has severe gallstones. She is admitted and emergency surgery is performed to remove her gallbladder. She stays for one night and is released the next day.

While Carol has medical insurance, she still needs to pay \$3,815 of out-of-pocket expenses due to her deductible (\$1,500), coinsurance, and other expenses not covered by her plan. Since she has Guardian Hospital Indemnity insurance, her out-of-pocket cost is reduced by 85% to \$565.



### Here's how<sup>2</sup>:

Out-of-pocket cost summary	Amount
Carol's initial out-of-pocket costs	\$3,815
Guardian Hospital Indemnity total benefit paid to Carol	\$3,250
Diagnostic exam (CT)	\$250
Hospital admission	\$1,000
Inpatient surgery benefit	\$2,000
<b>Carol's net out-of-pocket costs</b>	<b>\$565</b>
<b>Cost savings</b>	<b>85%</b>

### Hospital Indemnity can help pay for:

- Non-medical expenses such as transportation to treatment facilities
- Medical plan deductibles, co-pays and other out-of-pocket costs
- Everyday expenses like groceries, rent or mortgage payments

Contact your Guardian Group Sales Representative for more information.

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<sup>1</sup>Hospital and Surgery Costs. [www.debt.org](http://www.debt.org) 2017-<sup>2</sup> Figures shown on the chart are for illustrative purposes only. Please refer to the policy contract for actual details concerning your coverage. Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides limited hospital insurance only. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form # GP-1-HI-15 Guardian® is a registered trademark of The Guardian Life Insurance Company of America. ©Copyright 2019 The Guardian Life Insurance Company of America.