



## HOSPITAL INDEMNITY INSURANCE

### WHAT IS IT?

**Hospital Indemnity insurance** provides a cash benefit in the event of an unexpected hospital stay for a covered illness and/or injury. You and your covered dependents are paid a set benefit amount, depending on your plan and the length of your stay.

You can use the payment in any way you choose - from medical expenses like deductibles, to every day costs, like housekeeping and child care.

#### **Benefits pay for hospital care, and could include:**

- First day stay (hospital admission)
- Additional days in the hospital
- Days spent in the Intensive Care Unit (ICU)

### WHY DO I NEED IT?



**Provides assistance** to help cover the costs incurred by a hospital stay.



**Helps with** additional expenses attached to time away from home, like meals, travel and lodging for loved ones.



**Peace of mind** to focus on what's most important - getting better.

continued



Case illustration:  
**JOHN'S STORY<sup>6</sup>**

John is playing ice hockey with his son when he begins experiencing significant chest pain. He's taken by ambulance to a local hospital and is diagnosed with a heart attack. After his hospital admission, he has emergency surgery where he'll spend 2 days in the ICU, followed by another 7 days in a regular room. While John has medical insurance, he has to meet his \$1,500 deductible before it kicks in. Because his hospital stay is covered by his Hospital Indemnity plan, he receives a cash benefit for each day spent in the hospital. This helps him cover his medical deductible and supplement his income while he isn't working.

BENEFIT	PLAN PAYS
First Day Stay ( <i>Admission</i> )	\$1,000
ICU Stay	\$600 (\$300/day x 2 days)
Additional Day Stay	\$1,050 (\$150/day x 7 days)
<b>TOTAL</b>	<b>\$2,650</b>

NOTE: Your Hospital Indemnity Insurance plan may vary from this example. Please see your Benefit Highlight Sheet for your plan specifics.

**WHAT ELSE SHOULD I KNOW?**

Getting coverage is easy and affordable with:



**Guaranteed coverage<sup>1</sup>**; no health questions asked



**Easy payroll deduction** of premiums (that'll never increase due to your age)



**Benefits available** for your spouse and/or dependent child(ren)



**Direct payment** to you or your beneficiary



**Coverage portability**, if you change jobs you can take coverage with you

**Rising costs require layers of protection**

The average cost for a hospital stay is \$2,346 per day<sup>2</sup>

**ADDITIONAL SERVICES<sup>3</sup>**

In addition to financial support, Hospital Indemnity insurance provides these services to help you focus on your treatment and recovery:

- **HealthChampion<sup>SM 4, 5</sup>** – Unlimited access to administrative and clinical experts who can guide you through your health concerns and care options.
- **Ability Assist<sup>® 4</sup>** – 24/7 access to trained professionals and resources for assistance with the financial, legal and emotional issues that may follow a serious illness.

Visit us at [TheHartford.com/employeebenefits](http://TheHartford.com/employeebenefits)



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**THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS.**

This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Hospital Income Plan Form Series includes GBD-2800, GBD-2900, or state equivalent.

<sup>1</sup> This policy is guaranteed issue, but may contain a Pre-Existing Condition limitation. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

<sup>2</sup> Kaiser Family Foundation, November 2016 Adjusted expenses per inpatient day include expenses incurred for both inpatient and outpatient care; inpatient days are adjusted higher to reflect an estimate of the volume of outpatient services. <http://kff.org/other/stateindicator/expenses-per-inpatient-day-by-ownership>

<sup>3</sup> These services may not be available in all states. For more information, visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services).

<sup>4</sup> Ability Assist<sup>®</sup> and HealthChampion<sup>SM</sup> services are provided through The Hartford by ComPsych<sup>®</sup>. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych.

<sup>5</sup> HealthChampion specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

<sup>6</sup> The benefit example is fictitious and for illustrative purposes. The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you.