



Preparing for the Cost of a Hospital Stay Can Help You Feel Better

Medical insurance is important, but it may not cover all your bills and out-of-pocket costs, especially when you have a hospital stay — planned or unplanned.

This coverage from Standard Insurance Company (The Standard) can help protect your finances and your peace of mind.



Here's how Hospital Indemnity insurance works:

1 You're admitted to the hospital.

Your health insurance covers many costs of your stay and treatment. But you still have a lot of expenses, including deductibles, copays and other costs you couldn't predict.

2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

3 You focus on recovering.

With The Standard helping you handle the costs of your hospital stay, you get to concentrate on what matters most — your health.

Key benefits:

- **Pays you directly** — so you can decide what to spend the cash on
- **Covers hospitalization** due to pregnancy, injury and illness — including COVID-19 or a mental health condition

Sign up for Hospital Indemnity insurance during your enrollment period or contact your human resources representative.

Here's what it covers:

Hospital Indemnity insurance pays you a benefit for every day you're in the hospital — up to the plan maximum. Use the chart below to compare your coverage options.

BENEFITS	BENEFIT AMOUNT	NUMBER OF COVERED DAYS/ FREQUENCY
Daily Hospital Confinement	\$200/day	30 days
Daily Critical Care Unit Confinement ¹	\$200/day	15 days
Hospital Admission ¹	\$2,000	Once per calendar year
Health Maintenance Screening ²	\$50	Annually

1 This benefit pays in addition to the Daily Hospital Confinement Benefit.

2 The Health Maintenance Screening Benefit pays an annual benefit when the insured receives one of the 22 covered health screening tests, including novel infectious disease testing (including COVID-19, lipid panel, mammography and colonoscopy).

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This is a limited benefit policy. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated.

The inclusion of a hospital admission and/or CCU admission benefits in a Hospital Indemnity plan may not be compatible with an HSA. Consult your own tax advisor for advice.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.