

## Hospital Indemnity



### Receive a Benefit When You're Hospitalized

#### A Hospital Indemnity Plan:

- Pays a benefit when you're hospitalized
- Pays in addition to any other coverage you may have
- Lets you use the benefits however you want
- Can cover you, your spouse and your children

#### Why do I need a hospital indemnity health plan?

“More than 20 percent of American adults are struggling to pay their medical bills, and three in five bankruptcies will be due to medical bills.”

— Christina LaMontagne, VP of Health at NerdWallet, 2013

#### What does a hospital indemnity health plan do?

Hospital indemnity	Pays an indemnity benefit for each day that a covered person is confined to a hospital of \$100 per day for up to 30 days per confinement.
Waiver of premium	Waives premium after primary insured has been totally disabled for 90 consecutive days up to a maximum of 12 months per disability.

#### Additional included benefit

First admission hospital	Pays a \$2,000 benefit upon a covered person's first inpatient hospital stay during a calendar year.
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Note: 300 day maternity waiting period

#### Monthly Rates

BENEFIT:	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18 -90	\$28.01	\$54.44	\$41.98	\$68.41

**Benefit is offered as Guarantee Issue for your 2020 Open Enrollment!**

**IMPORTANT NOTICE:** The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage” and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act. This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.