



# Would a trip to the hospital leave your finances in serious condition?

Hospital indemnity insurance from Unum can help.

## Frank's story

Frank works hard to pay for the things that matter to him and his family. So when his appendix ruptured, he worried what it would mean to his finances.

His recovery kept him in the hospital for a few days, but Frank's hospital indemnity coverage protected his savings. A lump-sum benefit helped Frank with the unexpected costs — so he could get back to work with fewer worries.



## Who's at risk?

- The average expense for a hospital stay ranges from \$8,500 for a medical stay to \$21,200 for a surgical stay.<sup>1</sup>
- More than 50% of households would struggle to make ends meet after a \$2,000 unexpected expense — even six months after their unexpected expense.<sup>2</sup>

## Two reasons to buy this coverage at work

1. You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
2. Coverage becomes effective on the first day of the month in which payroll deductions begin.

## How to apply

To learn more, watch for information from your employer.

## Key advantage

This plan pays a benefit when you are admitted to the hospital for a covered hospital stay. Depending on the plan your employer chooses, it may also pay a benefit if you receive additional treatment for a covered accident or sickness.

## How can hospital indemnity insurance help?

This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

### An illustrative example of how hospital indemnity insurance could help you with your expenses\*

#### 30-year-old claimant

**Condition:** Ruptured appendix resulting in a 5-day hospital stay



#### Out-of-pocket expenses incurred:

\$1,500 deductible  
\$2,000 co-insurance for 5-day hospital stay  
(\$10,000 x 20%)

**Total out-of-pocket expenses: \$3,500**



#### Benefits paid:\*

\$1,500 hospital admission benefit  
\$500 daily hospital confinement benefit  
(\$100 x 5 days)

**Total benefit paid under policy: \$2,000**

\*Costs of treatment and benefit amounts may vary. Benefits paid are based on the plan design chosen by your employer.

# Group hospital indemnity insurance

## Your employer has selected a specific benefit amount to complement your medical plan:

- ✓ \$1,000 for each covered hospital admission (once per year)
- ✓ \$100 for each day of your covered hospital stay, up to 15 days (once per year)
- ✓ \$150 for emergency room treatment for an accident (once per year)
- ✓ \$100 for ambulance or \$500 for air ambulance transportation (once per year)

## My hospital indemnity coverage

Cost per pay period: \$ \_\_\_\_\_

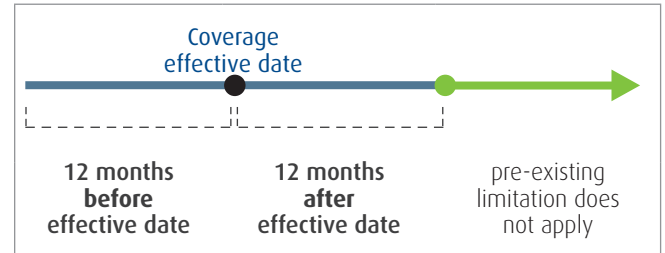
Date deductions begin: \_\_\_\_/\_\_\_\_/\_\_\_\_

*(For your records — complete during your enrollment)*

## Provisions

### Pre-existing condition<sup>†</sup> limitation

Unum will not pay benefits for a claim that is caused by, contributed to by, or occurs as a result of a pre-existing condition. Please refer to information provided in your certificate or consult with your benefit counselor to determine what would be considered a pre-existing condition.



<sup>†</sup> A pre-existing condition is a sickness or injury or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicine or had been prescribed drugs or medicine to be taken during the 12 months just prior to your coverage effective date.

## Available family coverage

### Who can have it?

<b>Spouse coverage</b>	Ages 17 to 64
<b>Child coverage</b>	Dependent children newborn until their 26th birthday, regardless of marital or student status.

Employees must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

<sup>1</sup> Agency for Healthcare Research and Quality Healthcare Cost and Utilization Project, "Costs for Hospital Stays in the United States, 2012," Statistical Brief #181 (2014).

<sup>2</sup> Pew Charitable Trusts, "The Role of Emergency Savings in Family Financial Security: How Do Families Cope With Financial Shocks?" (2015).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GHI-1 or contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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