

HOSPITAL INDEMNITY



When you, your spouse or child are facing a hospital stay, you can receive a benefit to help pay unexpected expenses not covered by your plan. While health plans may cover direct costs associated with an illness or injury, you can use your hospital indemnity benefits to help cover related expenses like lost income, child care, deductibles and copays.



FIRST DAY BENEFITS

Provides immediate \$1,000 payment when admitted to a hospital, helping cover unexpected costs from the very first day of your hospital stay.



CONFINEMENT BENEFITS

Covers ongoing hospital expenses with daily payments (\$100/day for standard rooms and ICU), plus newborn and rehabilitation care during extended stays.



ADDITIONAL BENEFITS

Includes observation unit coverage (\$100/day for stays under 20 hours) and \$100 annual wellness screening benefit.



BENEFITS PAYABLE FOR HOSPITAL STAYS DUE TO:

Sickness, accidents (confinements due to an accident must be within 365 days of the accident), routine pregnancy, complications of pregnancy, newborn complications, mental and nervous disorders, and substance abuse.