



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. And 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, including:

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

NOTE: Your Hospital Indemnity Insurance Benefit Highlight Sheet lists additional benefits that may be included in your plan.

WHY DO I NEED IT?

Even if you have one of the best medical plans out there, it's unlikely that your plan will cover all the costs incurred by a hospital stay. Aside from hospital bills, there may be additional costs attached to time away from home, like meals, travel and lodging expenses for loved ones.

That's where Hospital Indemnity insurance can help. It can give you the peace of mind to focus on what's most important – getting better.

continued



CASE ILLUSTRATION: JOHN'S STORY⁴

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 was not working.

BENEFIT	PLAN PAYS
First Day Stay (Admission)	\$1,000
ICU Stay	\$600 (\$300/day x 2 days)
Additional Days Stay:	\$1,050 (\$150/day x 7 days)
Total:	\$2,650

WHAT ELSE SHOULD I KNOW?

Getting coverage is easy and affordable with:

- Guaranteed Issue¹
- Easy payroll deduction of premiums (that will 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 Hospital Indemnity insurance with you

And in addition to financial support, Hospital Indemnity insurance provides these services to help you focus on your recovery:

- **HealthChampion^{SM2,3}** - Unlimited access to administrative and clinical experts who can guide you through your health concerns and care options.
- **Ability Assist^{®2}** - 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



Prepare. Protect. Prevail. With The Hartford.[®]

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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.

¹ This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

² Ability Assist[®] and HealthChampionSM services are provided through The Hartford by ComPsych[®]. 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.

³ 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.

⁴ 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.