



## Hospital Indemnity Protection

# Help protect yourself from the high costs of hospital care

Even with health insurance, a hospital stay can mean big out-of-pocket costs. The Hospital Indemnity Protection Plan covers hospital admission, hospital confinement and intensive care unit confinement. You'll get a direct cash payment to use any way you choose —giving you extra financial help so you can focus on feeling better.

## How Hospital Indemnity Protection works—an example

Clark suffered head and shoulder injuries in an accident and was taken by ambulance to the emergency room. Following an evaluation, Clark was admitted to the hospital for continued treatment of his injuries. Here is how his Hospital Indemnity coverage paid out over the plan year.

| Hospital Indemnity Plan         | Option A       | Option B       | Option C       |
|---------------------------------|----------------|----------------|----------------|
| Hospital admission (day 1)      | \$500          | \$1,000        | \$1,500        |
| Hospital confinement (days 2–5) | \$400          | \$600          | \$800          |
| ICU confinement (days 2-5)      | \$400          | \$600          | \$2,000        |
| <b>Total:</b>                   | <b>\$1,300</b> | <b>\$2,200</b> | <b>\$4,300</b> |

### Total cash benefit paid to Clark



Option A

**\$1,300**

Option B

**\$2,200**

Option C

**\$4,300**

## Hospital Indemnity protection rates

Coverage is voluntary and must be elected. Rates are shown below:

| Hospital Indemnity                               | Bi-weekly rates |          |          |
|--|-----------------|----------|----------|
|  | Option A        | Option B | Option C |
| Base + Enhanced Plan - Voluntary (Employee Paid) |                 |          |          |
| Employee   | \$3.72          | \$6.60   | \$9.47   |
| Employee + Spouse                                | \$7.56          | \$13.38  | \$19.19  |
| Employee + Child(ren)                            | \$6.49          | \$11.42  | \$16.36  |
| Employee + Spouse + Child(ren)                   | \$11.02         | \$19.40  | \$27.79  |