



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.



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. Benefits paid are based on the plan design chosen by your employer.

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.¹
- **More than 50% of households would struggle to "make ends meet" after a \$2,000 unexpected expense — even six months after their unexpected expense.²**

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.

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.

Group Hospital Indemnity Insurance

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

- ✓ \$500**–\$5,000 for each covered hospital admission (once per calendar year or once per confinement)

Your employer may also have chosen to include some or all of the following additional benefits:

- \$100–\$400 for each day of your covered hospital stay, up to 15 days (once per calendar year or once per confinement)
- \$200–\$800 for each day you spend in intensive care, up to 15 days (once per calendar year or once per confinement)
- \$150 for emergency room treatment for an accident (once per calendar year)
- \$100 for ambulance or \$500 for air ambulance transportation for an accident (once per calendar year)

Available family coverage

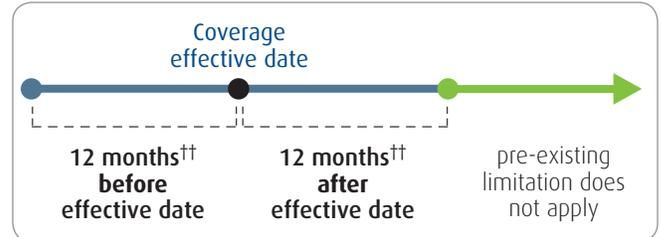
Who can have it?	
Spouse coverage	Ages 17 to 64
Child coverage	Dependent children newborn until their 26th birthday, regardless of marital or student status

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

Provisions

Pre-existing condition[†] 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.



[†] 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.

^{††} Varies by state

My Hospital Indemnity coverage

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

Some states may require individuals to have comprehensive medical coverage before purchasing hospital indemnity insurance.

AK — A transportation benefit is payable with this plan. Please see the certificate for details.
CA — Ambulance benefits are not available.

** \$1000–\$5000 in MN and WA

1 Agency for Healthcare Research and Quality Healthcare Cost and Utilization Project, “Costs for Hospital Stays in the United States, 2012,” Statistical Brief #181 (2014).

2 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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