



## 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.

