

According to healthcare.gov, the average cost of a 3-day hospital stay is \$30,000. Yet studies show 3 in 5 Americans can't afford a \$3,000 out-of-pocket expense. What then can people do when faced with an unplanned hospitalization?

Hospital indemnity benefits can offset high deductibles and out-of-pocket expenses so a hospital stay does not become a financial crisis.

| Benefit Category | Benefit Amount | Benefit Limit |
|--|----------------|------------------|
| Hospital Admission | \$2,500 | 1 time per year |
| ICU Supplemental Admission (paid concurrently with admission benefit) | \$500 | 1 time per year |
| Hospital Confinement | \$100 / day | 15 days per year |
| ICU Supplemental Confinement (paid concurrently with confinement benefit) | \$100 / day | 15 days per year |
| Inpatient Rehabilitation (for injuries only) | \$50 / day | 15 days per year |
| Inpatient Surgery | \$1,000 | 1 time per year |
| Outpatient Surgery | \$1,000 | 1 time per year |
| Ambulance (ground only) | \$100 | 1 time per year |
| Diagnostic Procedure | \$150 | 1 time per year |

¹The eligibility for dependent children is 6 months to 26 years old. Policies will be automatically terminated for children upon their 26th birthday.

²Benefits will not be paid for conditions caused by, contributed to by, or resulting from a covered person's involvement in an incident, where such covered person is intoxicated at the time of the incident.

³Policies may be subject to limitations and/or exclusions based on a member's state of residence.

