

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.

