

Hospital Indemnity Insurance

Building a financial safety net for the unexpected



An injury or illness can land you in the hospital for a night or two—or even longer. If that happens, unexpected costs from deductibles, copays or coinsurance, as well as non-medical expenses like child care or transportation, could take a serious toll on your family's financial health. That's where hospital indemnity insurance comes in. It's offered through your work and can reduce the burden of a hospital stay by helping cover the cost.



What is it?

Hospital indemnity insurance pays a fixed dollar amount per day for services and supplies you receive during a hospital stay, up to a maximum number of days each year. Stays in a mental health, substance abuse or nursing facility are also covered.

There are no preexisting condition limitations, no health questions to answer and no medical tests to take. You're paid the full per-day benefit no matter what other insurance you have.



Why hospital indemnity insurance?






If you end up in the hospital, your focus should be on your recovery, not your medical bills. Hospital indemnity insurance can help with the cost of your stay, giving you and your family some financial peace of mind.

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How it works

Hospital indemnity insurance pays a fixed dollar amount for each day of a hospital stay lasting 24 hours or more. Benefits are paid until you reach the maximum number of days stated in your policy.

In addition to hospitals, benefits are paid for stays in other eligible facilities. Each facility has its own per-day benefit and calendar-year maximum.

 Hospital Examples: <ul style="list-style-type: none">• Car accidents• Illnesses• Injuries	 Intensive care unit (ICU) Examples: <ul style="list-style-type: none">• Heart attacks• Strokes• Serious injuries• Respiratory failure• Other serious conditions	 Substance abuse facility Examples: <ul style="list-style-type: none">• Detoxification• Residential addiction treatment	 Mental health facility Examples: <ul style="list-style-type: none">• Anxiety• Depression• Eating disorders• Schizophrenia	 Nursing facility* Examples: <ul style="list-style-type: none">• Physical therapy• Occupational therapy• Speech therapy• Medication
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*Nursing facility benefits are paid only if following a covered hospital stay of at least three consecutive days and the participant is under 65.

Note: The examples given above are for illustrative purposes only and do not constitute an exhaustive list of possible conditions and treatments.



DID YOU KNOW?

According to a recent study, nearly 50% of an average person’s healthcare expenses are from hospital services.¹

Claim example

Meet Herman

Like most healthy adults, Herman thought the hospital was the last place he'd end up. But during flu season, he falls seriously ill with pneumonia and spends five days in the hospital.

Fortunately, Herman has Symetra's hospital indemnity insurance, which he purchased through work. It pays \$300 for each day of his stay, for a total benefit of \$1,500.

Hospital indemnity insurance removes some of the financial burden of Herman's hospital stay, so he can focus on getting well.



Herman's hospital stay

	Out-of-pocket costs	Benefits paid
Per-day hospital stay	\$440 per day	\$300 per day
5-day total	\$2,200	\$1,500
Outstanding balance	\$700	

This example is for illustrative purposes only and is meant to provide a general overview of how hospital indemnity insurance works. Any resemblance to actual persons is purely coincidental. Refer to your enrollment materials for your plan's benefit amounts.

Why enroll?

Hospital indemnity insurance can provide an extra layer of financial cushion if you become hospitalized for any reason. There are no copays, deductibles or network requirements, and benefits can be used for anything, including non-medical costs.

Signing up for Symetra's hospital indemnity insurance also means you can enjoy:

- **A simple enrollment process without any required medical questions or exams.²**
- **An easy and flexible claims process.**
- **Responsive and empathetic customer service representatives at a U.S.-based call center.**

**Don't miss your opportunity to enroll in this valuable coverage.
To get started, contact your benefits representative.**



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¹ "2022 Milliman Medical Index," Milliman Research Report, May 2022.

² Late entrants may be required to complete a medical questionnaire.