

Would a trip to the hospital leave your finances in serious condition?

Hospital Insurance from Unum can help.

Frank's story

Frank works hard 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 Insurance coverage protected his savings. A lump-sum benefit helped Frank with the unexpected costs — so he could get back to work with fewer worries.



Who's at risk?

- The average expense for a hospital stay ranges from \$9,100 for a medical stay to \$22,700 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.

Key advantage

This plan provides a benefit when you are admitted to the hospital for a covered accident, sickness or childbirth. Depending on the plan your employer chooses, it may also provide additional benefits for other covered treatments and services.

How can Hospital 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 with 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.

An illustrative example of how Hospital 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.

Hospital 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 60 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)

The following benefit is automatically included in your plan:

Wellness Benefit

Based on the plan selected by your employer, this benefit can provide \$50, \$75 or \$100 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Stress tests
- Colonoscopies
- A full list of covered tests will be provided in your certificate.
- Chest X-rays
- Mammograms

My Hospital Insurance coverage

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

THIS INSURANCE PROVIDES LIMITED BENEFITS.

Hospital insurance filed policy name is Hospital Confinement Indemnity Group Insurance Policy.

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.

AK — A transportation benefit is provided with this plan. Please see the certificate for details.

CA — Ambulance benefit is not available.

Some states may require individuals to have comprehensive medical coverage before purchasing Hospital Insurance.

** \$1,000–\$5,000 in MN and WA

¹ Agency for Healthcare Research and Quality Healthcare Cost and Utilization Project, “Trends in Hospital Inpatient Stays in the United States, 2005–2014” (2017).

² Pew Charitable Trusts, “The Role of Emergency Savings in Family Financial Security: How Do Families Cope With Financial Shocks?” (2015).

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

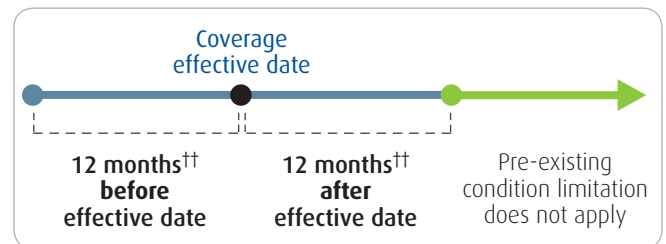
Employees must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the U.S. and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

Provisions

If your policy includes:

Pre-existing condition[†] limitation

Unum will not provide 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 benefits 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

Policy may also include a childbirth limitation. If included, the policy will not provide benefits due to normal childbirth for any insured within the first nine months after the insured’s coverage effective date. Complications of childbirth will still be covered.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine In New York, underwritten by First Unum Life Insurance Company, New York, NY

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 provided. 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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