

About Group Hospital Indemnity Insurance

Even with great major medical coverage, a hospital stay can mean serious financial obstacles. **The average hospital stay is over 4.5 days and the average hospital bill is \$11,259.¹**

Offering a Group Hospital Indemnity plan allows employers to enhance their overall benefits package and help protect employees from the financial strain associated with a hospital stay.

Assurity's Group Hospital Indemnity Plan **offers 3 tiers of benefits and provides the flexibility you need to design the right plan for your clients.** All plans pay benefits starting at admission for each day of hospital confinement – reducing out-of-pocket costs related to hospital expenses. Employers can choose between lump-sum and daily benefit options. Employees can use benefit payments to cover medical expenses, supplement lost income, or to pay for groceries, bills or whatever they want.

Key Features

- Employers may **select either a fixed lump-sum hospital admission benefit or an increasing lump-sum hospital admission benefit**
- **Available plans include hospital admission and confinement benefits** and may be expanded to include coverage for ICU, Sub-Acute ICU, Rehabilitation Unit and Child Care benefits
- Coverage is available for employees, plus their spouse/domestic partner, dependent children/grandchildren or the entire family
- **Guaranteed issue** – no medical exams or test to qualify (pre-existing conditions limitation may apply)

Included Riders

- Critical Illness Rider** (HSA Compatible)
- Drug and Alcohol Rehab Rider**
- Mental and Nervous Disorder Rider**



Group Hospital Indemnity Benefits - Arizona

Forms G H1730/G H1730C (HSA Compatible)

Hospital Admission

Group Hospital Indemnity pays a lump-sum benefit of **\$2,500** for the first hospital confinement in a calendar year for a covered sickness or injury sustained in a covered accident. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

Drug and Alcohol Rehab Rider:

(Form R G1733C)

Pays a **\$100** daily benefit for up to 30 days confinement in a hospital or residential treatment facility for drug or alcohol rehabilitation. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

Mental and Nervous

Disorder Rider:

(Form R G1737C)

Pays a **\$100** daily benefit for up to 30 days confinement in a hospital or residential treatment facility for treatment of a mental or nervous disorder. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

Hospital Observation Rider

(Form R G2202C)

Pays a lump sum benefit for outpatient services received during a hospital stay, prescribed by a physician for a covered sickness or an injury sustained from a covered accident.

- Initial Observation - once per insured person per observation stay in a calendar year
At least 20 hours - **\$2,500**
- Observation Care -
20-48 hours - **\$250**
49 hours or more - **\$500**

Critical Illness Rider:

(Form R G1732C)

Pays a benefit upon diagnosis of specified illnesses, conditions and procedures, subject to any contractual waiting period.

Heart Attack - **\$10,000**

Stroke - **\$10,000**

Invasive cancer - **\$10,000**

Coronary artery bypass surgery - **\$2,500**

Non-invasive cancer - **\$2,500**

Angioplasty - **\$1,000**

Skin cancer - **\$250** per calendar year

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GROUP HOSPITAL INDEMNITY INSURANCE PROVIDES LIMITED BENEFIT COVERAGE, IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE, AND MAY NOT BE APPROPRIATE FOR MEDICAID RECIPIENTS. It is not major medical insurance and does not satisfy the requirement for minimum essential coverage under the affordable Care Act (ACA). It may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.