

**Assurity<sup>®</sup>**

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# **Group Hospital Indemnity**



# 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.<sup>1</sup>**

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)

## Optional Riders

- Critical Illness Rider** (HSA Compatible)
- Drug and Alcohol Rehab Rider**
- Extended Care Rider**
- Genetic Screening Test Rider**
- Mental and Nervous Disorder Rider**
- Outpatient Accident Rider** (HSA Compatible)
- Outpatient Sickness Rider**
- Preventive Care Rider** (HSA Compatible)
- Supportive Care Rider**
- Surgical Rider**
- Waiver of Premium Rider** (HSA Compatible)



## Group Hospital Indemnity Benefits

Assurity's Group Hospital Indemnity Insurance provides flexibility for employers who want to offer coverage for hospital expenses. Keep it simple by selecting only hospital indemnity insurance or customize with riders to enhance coverage. Employers may select either a fixed lump-sum hospital admission benefit or an increasing lump-sum hospital admission benefit based on the number of days confined.

### Hospital Indemnity Admission - Payment Options

Fixed Lump Sum	\$1,000	\$1,500	\$2,000				
- OR -							
Increasing Lump Sum	Amount shown reflects the total lump-sum benefit, based on the total days confined	1 Day	2 Days	3 Days	4 Days	5 Days	6+ Days
		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000

## Choose Your Benefits Plan

Employers may choose from three tiered plans based on the type of care received and desired benefit level.

Benefit Plan	Tier 1			Tier 2			Tier 3		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
<b>Hospital Admission</b> (HSA Compatible) Selected from above options	Choose one: Fixed Lump Sum or Increasing Lump Sum			Choose one: Fixed Lump Sum or Increasing Lump Sum			Choose one: Fixed Lump Sum or Increasing Lump Sum		
<b>Hospital Confinement</b> (HSA Compatible) Pays a daily benefit for hospital confinement (at least 20 continuous hours as a resident inpatient) due to a covered sickness or injury; up to 30 days	\$100	\$150	\$200	\$100	\$150	\$200	\$100	\$150	\$200
<b>Intensive Care Unit</b> (HSA Compatible) Pays a daily benefit for confinement in an intensive care unit; if confined after 10 days, the hospital confinement benefit is paid up to 30 days				\$200	\$300	\$400	\$200	\$300	\$400
<b>Sub-Acute ICU</b> (HSA Compatible) Pays a daily benefit for confinement in a sub-acute intensive care unit; if confined after 10 days, the hospital confinement benefit is paid up to 30 days							\$150	\$225	\$300
<b>Rehabilitation Unit</b> Pays a daily benefit for up to 10 days confinement in a rehabilitation unit, immediately following a period of hospital confinement; up to 10 days							\$100	\$150	\$200
<b>Child Care</b> For all dependent children, by a licensed provider, while insured person is confined to a hospital; up to 10 days per period of confinement							\$20	\$30	\$40

1. Agency for Healthcare Research and Quality (AHRQ). Healthcare Cost and Utilization Project (HCUP), National (Nationwide) Inpatient Samples (NIS) 2006-2015 (all available data as of 11/20/2017)



## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



### Worksite Product Sales

800-276-7619  
Ext. 8964

### Customer Service

800-276-7619  
Ext. 4210

### Policy Services

800-869-0355  
Ext. 4279

### Find out more

[assurity.com](https://www.assurity.com)

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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 comprehensive 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 benefits descriptions and conditions, see the policy/certificate.

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Policy/Certificate Form Nos. G H1730/G H1730C, G H1731/G H1731C and Certificate Rider Form Nos. R G1732C Critical Illness Certificate Rider; R G1733C Drug and Alcohol Rehabilitation Certificate Rider; R G1734C Extended Care Certificate Rider; R G1735C Genetic Screening Test Certificate Rider; R G1736C Hospital Indemnity Care Certificate Rider; R G1737C Mental and Nervous Disorder Certificate Rider; R G1738C Outpatient Accident Certificate Rider; R G1739C Outpatient Sickness Certificate Rider; R G1740C Preventive Care Certificate Rider; R G1741C Supportive Care Certificate Rider; R G1742C Surgical Certificate Rider and R G1743C Waiver of Premium Certificate Rider underwritten by Assurity Life Insurance Company, Lincoln, NE.

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