

Assurity[®]

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 \$11,259.¹**

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)

Optional Riders

- | | |
|---|--|
| <input type="checkbox"/> Critical Illness Rider (HSA Compatible) | <input type="checkbox"/> Outpatient Accident Rider (HSA Compatible) |
| <input type="checkbox"/> Drug and Alcohol Rehab Rider | <input type="checkbox"/> Outpatient Sickness Rider |
| <input type="checkbox"/> Extended Care Rider | <input type="checkbox"/> Preventive Care Rider (HSA Compatible) |
| <input type="checkbox"/> Genetic Screening Test Rider | <input type="checkbox"/> Supportive Care Rider |
| <input type="checkbox"/> Hospital Observation Rider | <input type="checkbox"/> Surgical Rider |
| <input type="checkbox"/> Mental and Nervous Disorder Rider | <input type="checkbox"/> 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
Hospital Admission (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		
Hospital Confinement (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
Intensive Care Unit (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
Sub-Acute ICU (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
Rehabilitation Unit 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
Child Care 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)



Why we're different.

Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.



Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

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 G2202C Hospital Observation 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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