

Hospital indemnity insurance

If you, your spouse, or your child end up in the hospital, this plan pays you cash — directly — in addition to your regular health insurance. Use it for whatever you need: deductibles, copays, lost income, childcare, groceries. You decide.

- **No medical questions** — guaranteed coverage
- **Family coverage available** — children covered up to age 26
- **Benefits stack** — multiple benefits that can pay on the same day

What the plan costs

Election options	Monthly premiums
Employee only	\$9.35
Employee/spouse	\$19.68
Employee/child(ren)	\$15.61
Employee/family	\$25.94

What the plan pays

Once your coverage is active, you can file a claim for any covered hospital stay after your effective date. Benefits apply to each person on the plan.

First day in the hospital	
First day hospital confinement First day admitted to regular room	\$1,000 1 day/year
First day intensive care unit (ICU) confinement First day admitted to ICU	\$1,000 1 day/year
Daily hospital stay	
Hospital confinement Standard room, after first day	\$100/day Up to 30 days
ICU confinement ICU stay, after first day	\$100/day Up to 10 days
Hospital confinement Standard room, after first day	\$100/day Up to 3 days
ICU confinement ICU stay, after first day	\$100/day Up to 60 days
Extras	
Observation unit Stay in observation unit under 20 hours	\$1,000 1 day/year
Wellness screening Pays when you or a covered family member get preventive screening — even without a hospital stay	\$1,000 1 day/year

What counts as a hospital stay?

A hospital stay is an inpatient stay of at least 20 continuous hours in a hospital or rehab unit. Emergency rooms, outpatient visits, and freestanding surgical centers don't count. Accidents must lead to a hospital stay within 365 days.