## HOSPITAL INDEMNITY

#### **AETNA**

An unexpected hospital stay can lead to unexpected costs. The Hospital Indemnity Plan can be used to supplement your benefits and protect your family's future. All eligible employees have the option to purchase Hospital Indemnity coverage.

#### **Hospital Indemnity Plan**

Hospital Indemnity Insurance pays members cash directly when they have a covered inpatient hospital stay.

With hospital indemnity insurance, a benefit is paid directly to the covered person, unless otherwise assigned, after a covered hospitalization resulting from a covered injury or illness.

# COVERED BENEFIT EXAMPLE 3 DAY HOSPITAL STAY

|                          | PER DAY<br>BENEFIT | ELIGIBLE<br>DAYS | BENEFIT<br>AMOUNT |
|--------------------------|--------------------|------------------|-------------------|
| First Day<br>Confinement | \$1,000            | Day 1            | \$1,000           |
| Hospital<br>Confinement  | \$100              | Days 2 - 3       | \$200             |
| TOTAL BENEFITS PAID      |                    |                  | \$1,200           |

<sup>\*</sup> Hospital Admission benefit available to be paid once per plan year per member for initial day inpatient. Daily Stays start of the second day after an admission.

Maximum of 30 days combined for all daily benefits

Please note: The exampled above is for illustrative purposes only and actual benefit may vary based on the terms of the policy and the specific circumstances.

### HOSPITAL INDEMNITY RATES

|                       | BI-WEEKLY |  |
|-----------------------|-----------|--|
| Employee Only         | \$5.16    |  |
| Employee + Spouse     | \$11.48   |  |
| Employee + Child(ren) | \$8.82    |  |
| Family                | \$14.60   |  |



This plan can help ease some of your financial worries so that you can stay focused on your health. You can use the benefit however you see fit. It can be used to pay for out of pocket medical costs, such as deductibles and coinsurance, or for everyday expenses.