



Would a trip to the hospital leave your finances in serious condition?

Hospital indemnity insurance from Unum can help.

Frank's story

Frank works hard to pay for the things that matter to him and his family. So when his appendix ruptured, he worried what it would mean to his finances.

His recovery kept him in the hospital for a few days, but Frank's hospital indemnity coverage protected his savings. A lump-sum benefit helped Frank with the unexpected costs — so he could get back to work with fewer worries.



Who's at risk?

- More than 1 in 5 adults visited the ER at least once in 2010.¹
- The average facility price for a hospital stay was \$15,674 in 2011 — a 13.1% increase from 2009.²

Two reasons to buy this coverage at work

1. You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
2. Coverage becomes effective on the first day of the month in which payroll deductions begin.

How to apply

To learn more, watch for information from your employer.

Key advantage

This plan pays a benefit when you are admitted to the hospital for a covered hospital stay. Depending on the plan your employer chooses, it may also pay a benefit if you receive additional treatment for a covered accident or sickness.

How can hospital indemnity insurance help?

This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

An illustrative example of how hospital indemnity insurance can help you with your expenses*

30-year-old claimant

Condition: Ruptured appendix resulting in a 5-day hospital stay



Out-of-pocket expenses incurred:

\$100 emergency room co-pay
\$500 deductible
\$2,000 co-insurance for 5-day hospital stay
((\$10,000 x 20%)

Total out-of-pocket expenses: \$2,600



Benefits paid:*

\$150 emergency room visit
\$1,500 hospital admission benefit
\$500 daily hospital confinement benefit
((\$100 x 5 days)

Total benefit paid under policy: \$2,150

*Costs of treatment and benefit amounts may vary.

Group hospital indemnity insurance

Your employer has selected a specific benefit amount to complement your medical plan:

- \$500 – \$5,000 for each covered hospital admission

Your employer may also have chosen to include some or all of the following benefits:

- \$100 – \$400 for each day of your covered hospital stay, up to 15 days
- \$200 – \$800 for each day you spend in intensive care, up to 15 days
- \$150 for emergency room treatment for an accident (once per year)
- \$100 for ambulance or \$500 for air ambulance transportation (once per year)

Available family coverage

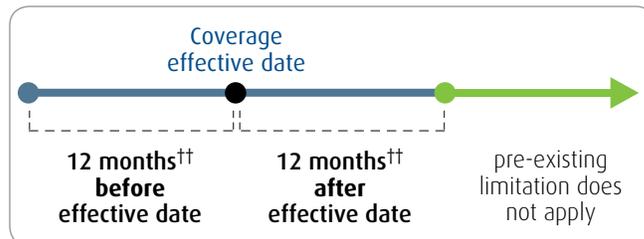
Who can have it?	
Spouse coverage	Ages 17 to 64
Child coverage	Dependent children newborn until their 26th birthday, regardless of marital or student status

Employees must purchase coverage for themselves in order to purchase spouse or child coverage. Employee must be a U.S. citizen or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

Provisions

Pre-existing condition[†] limitation

Unum will not pay benefits for a claim that is caused by, contributed to by, or occurs as a result of a pre-existing condition. Please refer to information provided in your certificate or consult with your benefit counselor to determine what would be considered a pre-existing condition.



[†] A pre-existing condition is a sickness or injury or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicine or had been prescribed drugs or medicine to be taken during the 12 months just prior to your coverage effective date.

^{††} Varies by state

My hospital indemnity coverage

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

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Finally, benefits made simple



THIS INSURANCE PROVIDES LIMITED BENEFITS.

MA, ME and TX — Employees must have comprehensive medical coverage before purchasing hospital indemnity insurance.

¹ National Center for Health Statistics, “Health, United States 2011: With Special Feature on Socioeconomic Status and Health, Table 94” (May 2012; accessed Dec. 20, 2012), <http://www.cdc.gov/nchs/data/abus/abus11.pdf#093>.

² Health Care Cost Institute, *Health Care Cost and Utilization Report: 2011* (2012).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GHI-1 or contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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