

# THINGS DON'T ALWAYS GO AS PLANNED. BE READY.

An unplanned hospital stay can be a big inconvenience. But with Hospital Indemnity insurance it doesn't have to be. Of course your health insurance will help cover medical treatments and some of your hospital stay. But what it doesn't cover? That's all on you to pay. Hospital Indemnity insurance can make that burden less painful for you.

The cash benefit Hospital Indemnity provides for an unexpected hospital stay for a covered illness or injury can be used for any type of expense:

- Medical deductibles
- · A house cleaner while you recover
- · Pay your rent or mortgage
- · Assist with other bills you might have

#### PLANNING AHEAD COULDN'T BE EASIER

The thing about an unexpected hospital stay is you don't expect it – but you can plan for it. Hospital Indemnity insurance helps protect your family from the financial crunch of an unplanned hospital stay. It can be the help you and your family need just when you need it most. Get covered today, sleep even easier tonight.



## **AFFORDABLE**

Take advantage of employer-offered preferred rates



### **EASY**

Set up a simple payroll deduction



## **SENSIBLE**

Protection for your family and your financial well-being











**CASE STUDY**<sup>1</sup>

# **SPECIAL DELIVERY**

Selma and Theo are high school sweethearts. After college, they got married and couldn't wait to start a family. So when they discovered that Selma was pregnant with twins they were over the moon with excitement.

At a check-up with the doctor, they learned about some complications that were putting the babies and Selma in danger. She was rushed to the hospital for further testing – eventually, being admitted. She had to remain on bed rest in the hospital for several weeks until the babies were born – healthy and happy. While this wasn't the birth experience they'd planned, Selma and Theo weren't concerned with the bills because they had Hospital Indemnity insurance.

Medical insurance only picked up some of the costs for Selma's hospital stay. That meant that Selma and Theo were on the hook for significant out-of-pocket expenses. Their Hospital Indemnity insurance helped them cover bills like their groceries, rent and many, many boxes of diapers.

Receive cash for a covered unexpected hospital stay. Some examples include:







FIRST DAY STAY

ICU Stay

**ADDITIONAL DAYS STAY** 

Use cash for the expenses you choose



DEDUCTIBLES
AND COPAYS



HOUSE CLEANING



TAKEOUT MEALS



ANY OTHER BILLS



Expenses add up with an unplanned hospital stay. Hospital Indemnity insurance keeps it from costing you more than it has to.

## To learn more, visit TheHartford.com/resources/hospital

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#### THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS.

This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent

<sup>1</sup> www.TheHartford.com/about-us/ethics-compliance; viewed on June 28, 2021.

<sup>2</sup>Based on The Hartford's internal data of covered employees as of May 31, 2021.

<sup>3</sup>This benefit example is fictitious and for illustrative purposes.

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Business Insurance Employee Benefits Auto Home