

## Voluntary Supplemental Health Plans

# Hospital Indemnity coverage – protect your financial well-being

Hospital stays are never the same. Yet whether they are planned or unexpected, long or short, the costs can quickly add up. Some of the costs may be covered by your medical plan, but you can expect to pay some of the costs out of pocket. Protect yourself from these unexpected expenses with Hospital Indemnity insurance.

Hospital Indemnity provides a lump-sum, tax-free cash benefit to help pay for costs that can come with a hospital stay that your health plan doesn't cover. Think of it as a bit of financial assistance when you need it most.

### You can use the lump-sum payment however you want.

You might use it to help pay for out-of-pocket medical costs related to a hospital stay such as hospital bills, medical tests or rehab due to accident or illness. Or you might choose to use it for daily expenses like rent, food, transportation, childcare or help around the house.


## Connected benefits make things easier for you

If you have a medical plan and Hospital Indemnity benefits with us, we'll automatically let you know when you may have an eligible indemnity claim.



### Key plan features

- Covers hospitalization for normal pregnancy from day one with no waiting period.
- Auto alerts let you know you may have an eligible claim.<sup>1</sup>
- No limitations for pre-existing conditions.<sup>2</sup>
- No medical questions or exam needed to enroll.
- You can take your coverage with you and keep the same rate if you leave your employer, for up to three years.<sup>3</sup>
- Coverage is available for yourself, your spouse and dependent children.

 **43**  
**MILLION**  
Americans have medical debt<sup>4</sup>

 **\$30,000**  
Average cost of a 3-day hospital stay<sup>5</sup>

**\$41,878**   
Average cost of a hospital stay for a heart valve disorder<sup>6</sup>

<sup>1</sup> Available when you have both medical and indemnity benefits with Anthem.

<sup>2</sup> Covered accidents or illness must occur after the effective date of coverage.

<sup>3</sup> Not available in all states. Insured will only be able to continue coverage while the policy is in-force with the policyholder and the insured must pay premium if electing to continue coverage after leaving employer.

<sup>4</sup> Consumer Financial Protection Bureau Consumer Credit Reports - A Study of Medical and Non-medical collections (December 2014): consumerfinance.gov.

<sup>5</sup> Healthline. *How Much Does it Cost to Stay in the Hospital?* (July 17, 2017): healthline.com.

<sup>6</sup> U.S. Centers for Medicare & Medicaid Services. *Protection from High Medical Costs* (accessed May 2, 2018): healthcare.gov.

Group Hospital Indemnity benefits provided by policy form SAI B XX18 P or state equivalent.

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail.

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