

Hospital visits can take a toll on financial health



Average cost of hospital stay: **\$10,600**²

98% of workers with medical coverage have an out-of-pocket maximum for individual/single coverage³

83% of those workers have an out-of-pocket maximum of **\$2,000** or more³

One in four U.S. workers say they have less than **\$1,000** in savings⁴

Group Hospital Indemnity Insurance helps employees recoup some of the costs

What is Group Hospital Indemnity (GHI) coverage?

It provides a benefit that helps employees and their families pay the out-of-pocket costs of a hospital stay. These costs include co-pays, co-insurance, deductibles, ER expenses and more.

Why do employees need GHI?

Even with medical insurance, hospital visits carry a high (and often surprising) price tag. And only 37% of Americans would have enough savings to pay an unexpected expense of around \$1,000.¹

GHI can help provide employees a way to be prepared for the expense of a costly hospital stay.

How does it work?

Employees submit a claim for a covered hospital visit. Hospital Indemnity Insurance then pays a pre-determined benefit amount that's based on the type of incident or treatment — regardless of the employee's actual cost. The money is paid directly to employees, to be used however they choose.

An illustrative example

The situation* 	The solution* 
<ul style="list-style-type: none"> • 30-year-old woman • Emergency gallbladder removal with complications resulting in a five-day hospital stay • Out-of-pocket expenses: <ul style="list-style-type: none"> - \$100 emergency room co-pay - \$1,500 deductible - \$1,000 co-insurance for surgery (\$5,000 x 20%) - \$2,000 co-insurance for five-day hospital stay (\$10,000 x 20%) <p>Total out-of-pocket = \$4,600</p>	<p>Hospital Indemnity policy from Unum</p> <ul style="list-style-type: none"> • Lump-sum benefit to help cover costs associated with a hospital stay, as well as unexpected out-of-pocket expenses • Hospital admission benefit: <ul style="list-style-type: none"> - \$150 emergency room visit - \$1,500 hospital admission benefit - \$1,000 diagnostic procedure benefit - \$500 daily hospital confinement benefit (\$100 x 5 days) <p>Total benefit paid = \$3,150</p>



To learn more about this important financial protection, contact your Unum representative.



THIS IS A LIMITED POLICY

Some states may require individuals to have comprehensive medical coverage before purchasing hospital indemnity insurance.

This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

* For illustrative purposes only. Assumes out-of-pocket maximum under the medical plan is in excess of expenses. Costs of treatment, benefits covered and benefit amounts may vary, depending on the plan design. Specific plan designs and provisions for AZ and CO.

¹ Bankrate.com, "Survey: How Americans Contend with Unexpected Expenses" (Jan. 6, 2016).

² Agency for Healthcare Research and Quality, "Trends and Projections in Inpatient Hospital Costs and Utilization, 2003–2013. HCUP Statistical Brief #175" (2014).

³ Kaiser, "2015 Employer Health Benefits Survey" (2015).

⁴ EBRI, "The 2016 Retirement Confidence Survey" (2016).

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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