

# Hospital Indemnity Insurance

### Offer Extra Benefits And Added Reassurance

When employees are able to protect their finances and loved ones, they're free to focus on what's important. But unexpected medical costs following a hospital stay can be financially and emotionally devastating.

Our hospital indemnity insurance gives you one more valuable option for your benefits package and helps your employees know that a hospital stay won't have to jeopardize their family's financial future.



### **How Hospital Indemnity Insurance Works**

A supplement to traditional medical insurance, Hospital Select II hospital indemnity insurance pays a cash benefit that can be used to help cover deductibles, lost income due to missed work, and other expenses that can come up because of hospitalization. You can also add a number of additional riders to provide additional benefits.

## **Hospital Indemnity Highlights**



Benefits for full-time, part-time, hourly, seasonal, and temporary workers and their eligible family members



Payroll-deducted premiums starting at \$10 per month for employee insurance benefits

No co-insurance, co-pays, waiting period, or deductibles



Streamlined billing and self-administration without the need to reconcile at the policy level





No health questions, exams, or blood tests



Benefits paid in addition to any other insurance the insured may have

**Let us do the lifting.** We save valuable employer and broker time by handling reconciliation and by offering simplified and streamlined billing freeing up time to focus on business. Plus, employees are less likely to encounter issues during claims.