Hospital Indemnity Coverage

Cash benefits paid directly to you for a covered hospital or critical care unit stay.
Coverage can help provide financial support when life and hospital expenses are unpredictable.

How it helps

Living well and staying well are important, but life is unpredictable. Expenses associated with a hospital stay can be financially difficult if you are not prepared.

Hospital indemnity insurance through Cigna pays cash benefits directly to you for a covered hospital or critical care unit (CCU/ICU) stay.

Highlights

- Cash benefits for hospital admissions due to a covered accident, illness or pregnancy
- Popular for those planning to have children, those with a higher risk of hospitalization or those covered by an HDHP
- Pre-existing conditions are waived
- Benefits are payable for both admission and additional hospital days

Brief Summary of Benefits*

Hospital admission	**$1,000**
Hospital confinement	**$100 per day**
Maximum days payable	**30**
Hospital ICU admission	**$1,000**
Hospital ICU confinement	**$200 per day**
Maximum ICU days payable	**30**

Admission benefit + daily confinement benefit

Monthly Contributions

Team member only

$20.38

Team member + spouse

$36.55

Team member + child(ren)

$29.54

Team member + family

$45.71



*This list is a summary. Please refer to plan documents for a comprehensive list of covered benefits.