

## Why buy Hospital Insurance?

**Hospital Insurance** can help you and your family cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

**Hospital Insurance benefits are paid directly to you** — not to a hospital or care provider. The money can help you pay out-of-pocket expenses your medical plan may not cover, such as co-insurance, copays and deductibles.

There are approximately **36 million** hospital stays in the U.S. each year.<sup>1</sup>



### Do you have the savings available to pay unexpected medical costs?



In **62%** of households with medical bill problems, the patient was covered by health insurance.<sup>2</sup>

For those with health insurance, **75%** say the amount they were charged for copays, deductibles or coinsurance was more than they could afford.<sup>3</sup>



**1 in 5** people with health insurance have trouble paying their bills.<sup>4</sup>

**Hospital Insurance from Unum can help when you need it most.**



Valuable coverage from Unum — an industry leader



Unum protects nearly **30 million** people and their families.<sup>5</sup>



Unum paid **\$6.9 billion** in benefits in 2016.<sup>6</sup>



**94%** of claimants were satisfied with the overall handling of their claim.<sup>7</sup>

To learn more, contact your HR representative.

The policy or its provisions may vary 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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Underwritten by:  
Unum Life Insurance Company of America, Portland, Maine

In New York:  
First Unum Life Insurance Company, New York, New York

FOR BROKERS, EMPLOYERS AND EMPLOYEES

<sup>1</sup> Agency for Healthcare Research and Quality, "Overview of Hospital Stays in the U.S.," 2012, "HCUP Statistical Brief #180," 2014  
<sup>2,3</sup> Kaiser Family Foundation, "New Kaiser/New York Times Survey Finds One in Five Working-Age Americans with Health Insurance Report Problems Paying Medical Bills," (2016).

<sup>4</sup> Kaiser Family Foundation, "The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey," (January, 2016).

<sup>5</sup> Unum internal data, 2017.

<sup>6</sup> Unum internal data, 2016.

<sup>7</sup> Market Decisions, 4Q2016 Voluntary Benefits Claimant Satisfaction Research (2017)..