



# Why buy Hospital Insurance?



## Help reduce the financial strain of a hospital stay

Even if you have medical insurance, a trip to the hospital can leave you with significant unexpected expenses, like co-payments, deductibles and other out-of-pocket costs. In fact, **47% of working adults cite health emergencies as the reason they have medical debt.**<sup>1</sup>

An unexpected hospitalization can drain a family's savings. Unum Hospital Insurance can help by providing payments you can use to manage your expenses during a stressful time.

## How Unum Hospital Insurance works

Hospital Insurance can pay a lump sum directly to you to cover things like hospital admission as well as other items covered by your plan, such as emergency room treatment and daily hospital confinement. It's easy to receive benefits:

1. After your hospital stay, file a claim online and receive a claims decision in about five business days.
2. Use the benefit to pay for costs during a hospital stay due to accidents, sicknesses, childbirth or other out-of-pocket expenses your health insurance doesn't cover. The choice is up to you.
3. Focus on your recovery with some of your big expenses covered by your Hospital Insurance.

## Are you prepared financially for a hospital bill?



ER treatment for an upper respiratory tract infection: **\$1,535**<sup>1</sup>



Appendicitis treatment: **\$9,535**<sup>1</sup>



C-section surgery and recovery: **\$26,000**<sup>2</sup>

### It pays to stay healthy

Even when you aren't recovering from an injury, you may be eligible to receive a benefit for a covered health screening test.

### LEARN MORE



To learn more about enrolling in Hospital Insurance, contact your HR representative.



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1 Peterson-KFF Health System Tracker, Emergency Department Visits Exceed Affordability Threshold for Many Consumers with Private Insurance, 2022.

2 Peterson-KFF Health System Tracker, Health Costs Associated with Pregnancy, Childbirth, and Postpartum Care, 2022.

Hospital insurance filed policy name is Group Hospital Indemnity Insurance.

**THESE POLICIES PROVIDE LIMITED BENEFITS.**

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

These policies provide limited benefits health insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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

An insurance producer may contact you.

For plans applicable to policy forms GHIP16-1, GHIP16-1-NJ, GHIP16-1-NY or GHIPC16-1, and in WA, policy form GHIPC16-1:  
Underwritten by Unum Insurance Company, Portland, ME. In NJ and NY, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

For plans applicable to policy form GHI-1: Underwritten by Unum Life Insurance Company of America, Portland, ME.  
In NY, underwritten by First Unum Life Insurance Company, Garden City, NY.

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MK-1741267-1

FOR EMPLOYEES

(11-23)