unum®

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 out-of-pocket expenses. In fact, **41% of working adults cite health emergencies as the reason they have medical debt.**[1]

An unexpected hospitalization can drain a family's savings. Unum group 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. We have a simplified claim filing process.

1. After your hospital stay, file a claim online and receive a claims decision.
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.

Are you prepared financially for a hospital bill?

Kate was enjoying a movie night with her family when she suddenly experienced severe abdominal pain. She was taken by ambulance to the hospital. At the hospital, she learned she had ruptured her appendix and she needed surgery. Kate was able to file a claim with her Unum Hospital insurance to receive a payout to cover the expenses.

The type of payout Kate might receive could look like this:

Hospital Insurance benefits	Amount paid
Ambulance	$1,000
Admission	$1,000
Daily confinement	$200
Total Hospital benefits paid to Kate	$2,200

For illustrative purposes only. Results may vary.

It pays to stay healthy

Even if you don't have a covered hospital stay, 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.

1 Peterson-KFF Health System Tracker, The burden of medical debt in the United States, 2024.

Hospital insurance filed policy name is Group Hospital Indemnity Insurance.

THIS POLICY PROVIDES LIMITED BENEFITS.

Not for use in AZ, KY, NJ, NM, NY, OR, or WA

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.

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.

Better benefits at work.™

Applicable to policy forms GHIP16-1 and certificate forms GHIC16-1.
Underwritten by Unum Insurance Company, Portland, ME.

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