

## Hospital Indemnity Insurance

### Building a financial safety net for the unexpected



An injury or illness can land you in the hospital for a night or two—or even longer. If that happens, unexpected costs from deductibles, copays or coinsurance, as well as non-medical expenses like child care or transportation could take a serious toll on your family's financial health. That's where hospital indemnity insurance comes in. It's offered through your work and can reduce the burden of a hospital stay by helping cover the cost.



#### What is it?

Hospital indemnity insurance pays a fixed dollar amount per day for services and supplies you receive during a hospital stay, up to a maximum number of days each year.

There are no preexisting condition limitations, no health questions to answer and no medical tests to take. You're paid the full per-day benefit no matter what other insurance you have.



#### Why hospital indemnity insurance?

If you end up in the hospital, your focus should be on your recovery, not your medical bills. Hospital indemnity insurance can help with the cost of your stay, giving you and your family some financial peace of mind.

*Turn the page to learn more >*

## How it works

Hospital indemnity insurance pays a fixed dollar amount for each day of a hospital stay lasting 24 hours or more. Benefits are paid until you reach the maximum number of days stated in your policy. ICU benefits are paid at twice the daily hospital benefit amount starting on Day Two, and have their own maximum number of days.

Your plan also has a hospital admission benefit, which pays a higher benefit amount for your first day of a hospitalization.



### Hospital

**Examples:**

- Childbirth
- Car accidents
- Illnesses
- Injuries



### Intensive care unit (ICU)

**Examples:**

- Heart attacks
- Strokes
- COVID-19
- Respiratory failure
- Other serious conditions

**Note:** The examples given above are for illustrative purposes only and do not constitute an exhaustive list of possible conditions and treatments.

## Newborn Benefit

If you have a baby while you're covered under the hospital indemnity plan, not only is your hospital stay covered, but your newborn is automatically covered under this plan from birth through the first 30 days of life.

## Additional support

In addition to the benefits outlined in your plan summary, your coverage includes 24/7 access to value-add benefits and programs that can help you and your eligible family members with a range of health care and insurance-related issues. To learn more, please refer to your complete set of enrollment materials.



### **DID YOU KNOW?**

The average cost of a hospital stay is about \$4,000 per day. Over 10% of this (\$440/day) comes from out-of-pocket costs.<sup>1</sup>

## Claims Example

### Meet Herman

Like most healthy adults, Herman thought the hospital was the last place he'd end up. But this year, he fell seriously ill with COVID-19 and spent five days in the hospital.

Fortunately, Herman has Symetra Hospital Indemnity Insurance, which he purchased through work. It pays a \$1,000 first-day hospital admission benefit, followed by a \$100 per day benefit starting on Day Two (or \$200 per day if spent in the ICU). His plan paid a total of \$1,400 for his stay.

Hospital indemnity insurance removed some of the financial burden of Herman's hospital stay, so he could focus on getting well.



### Herman's hospital stay

	Out-of-pocket costs	Benefits paid
1st day inpatient hospital (admission) benefit	\$440	\$1,000 (1st day only)
Per-day hospital stay, days 2+	\$440 per day	\$100 per day for days 2+
5-day total	\$2,200	\$1,400
Outstanding balance	\$800	

This example is for illustrative purposes only and is meant to provide a general overview of how hospital indemnity insurance works. Any resemblance to actual persons is purely coincidental. Refer to your enrollment materials for your plan's benefit amounts.

[Turn the page to learn more >](#)

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## Why enroll?

Hospital indemnity insurance can provide an extra layer of financial cushion if you become hospitalized for any reason.

In addition to competitive rates, enrolling at work means:

- **No preexisting condition limitations, including maternity**
- **No health questions to answer or tests to take**
- **No copays, coinsurance or deductibles to meet**
- **Benefits are paid no matter what other coverage you have**
- **Visit any hospital, in network or not**
- **Benefits can be used for anything, including non-medical costs**
- **In-house claims processing**
- **24-hour coverage**
- **Portability and continuation options available**
- **HSA-compatible plan options**

## Get started

- ✓ Review your enrollment materials.
- ✓ Follow the steps outlined by your benefits representative.
- ✓ Complete the enrollment process.

**Don't miss your opportunity to enroll in this valuable coverage.**

Enrollment starts soon.



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<sup>1</sup> "Hospital and Surgery Costs," Debt.org. Retrieved June 2, 2020, from <https://www.debt.org/medical/hospital-surgery-costs/>.

Select Benefits Plan Summary for:  
12523000 - City of Johnston

## Fixed-Payment Indemnity Insurance

Fixed-Payment Indemnity Policy	Plan 1
<b>Inpatient Hospital Benefits</b> 500 days per lifetime unless noted	
<b>Hospital Confinement</b>	\$1,000 initial day, \$100 day 2+, 90 Days pp/pcy <sup>1</sup>
<b>Intensive Care Unit</b>	\$1,000 initial day, \$200 day 2+, 90 Days pp/pcy
<b>Health Advocacy Services</b>	Included
<b>EAP+Work/Life Program</b>	Included
<b>Wellness Program</b>	Included
<b>Pharmacy Discount Program</b>	Included
<b>Survivor Benefit</b>	Included
<b>Monthly Premium</b>	<b>Plan 1</b>
<i>Employee</i>	\$14.66
<i>Employee + Spouse</i>	\$31.25
<i>Employee + Children</i>	\$24.04
<i>Family</i>	\$43.51

<sup>1</sup>pp/pcy=per person, per calendar year

Patient advocacy services are included at no additional cost. These services are provided by Health Advocate, Inc., 3043 Walton Road Suite 150, Plymouth Meeting, PA 19462. This is not an insured benefit.

EAP+Work/Life and Wellness Programs are included at no additional cost. These programs are provided by Health Advocate, Inc., 3043 Walton Road Suite 150, Plymouth Meeting, PA 19462. This is not an insured benefit.

**These benefits are designed to be offered to those covered under a High-Deductible Health Plan ('HDHP') without the effect of disqualifying a participant from electing an HSA. Please consult with your Benefits Advisor to assist with determination that electing this limited benefit coverage is in fact permitted coverage under the rules applicable to an HSA.**

Your plan design and applicable premium amount may include benefits provided under one or more group policies. The plan design has been made available as a complete package and you may not elect to enroll in any policy or benefit separately. If you would like cost details, please contact your company or the plan administrator, Select Benefits Administrators at 1-800-497-3699 or [symsba@symetra.com](mailto:symsba@symetra.com).

**Please refer to the Description of Benefits included in this packet for additional information on your benefits.**

Select Benefits insurance policies are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. They are designed to provide benefits at a preselected, fixed-dollar amount. Coverage may be subject to exclusions, limitations, reductions, and termination of benefit provisions. Select Benefits policies are insured by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory. Coverage is provided under generic policy form numbers SBC-00500, SBC-00535, and LGC-10011 or LGC-9072.

Description of Benefits for:  
12523000 - City of Johnston

## **Fixed-Payment Indemnity Insurance**

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### **Inpatient Hospital Benefit**

Benefits are paid on the first day of a covered stay. ICU stays are included with the hospital stay benefit. Each facility has a calendar year maximum number of days as selected, 500 days per lifetime unless otherwise noted in the policy. Please refer to your Plan Summary for details.

### **Health Advocacy**

Personalized assistance with a full range of health coverage and insurance-related issues such as locating doctors and other providers, scheduling appointments, getting cost estimates and more.

### **NurseLine™**

Direct access to a registered nurse 24/7 for non-urgent concerns.

### **Medical Bill Saver™**

Help negotiating with providers for medical and dental bills that are not covered by your insurance.

### **EAP+Work/Life**

Licensed professional counselors and work/life specialists provide confidential, short-term help with personal, family and work-related issues.

### **Wellness Program**

Unlimited access to highly trained wellness coaches by telephone, email or instant messaging. Includes a comprehensive, secure wellness website.

### **Pharmacy Discount Program**

A discount from usual and customary drug charges will be given to the eligible person when prescriptions are purchased through a contracting pharmacy.

### **Survivor Benefit**

If an employee dies while insured, any covered dependents will be extended benefits (except Dependent Life, Group Accident, and Critical Illness) without premium payments for up to two years after the employee's death. This is as long as the plan remains in force and the covered dependent meets the coverage requirements in the policy.

If there is any conflict between this information and the policy issued, the terms of the policy will prevail.

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