

Hospital Indemnity Insurance

Build 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.



How it works

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. Stays in a mental health, substance abuse or nursing facility are also covered.

There are no preexisting condition limitations, no health questions to answer and no medical tests to take.^{1,2} 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, you probably want to focus more 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.

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What's covered

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. Your plan also has an initial day confinement benefit (admission benefit), which pays a higher benefit amount for your first day of a hospitalization and is compatible with a health savings account (HSA).³

In addition to hospitals, benefits are paid for stays in other eligible facilities. Each facility has its own per-day benefit and calendar-year maximum.



Hospital



Intensive care unit (ICU)



Substance abuse facility



Mental health facility



Nursing facility*

*Nursing facility benefits are paid only if following a covered hospital stay of at least three consecutive days.

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 31 days of life.⁴

Injuries and illnesses that result in hospital stays can lead to expensive, unexpected costs

Financial planning for health care is important, especially considering these facts:



In 2022, **38%** of adults reported that they or a family member delayed medical treatment because of the cost.⁵



It's estimated that nearly **50%** of an average person's health care expenses are from hospital services.⁶



According to a 2022 report, the average cost of a hospital stay is over **\$14,000** without health insurance coverage.⁷

Claim examples



Meet Herman

During flu season Herman falls seriously ill with pneumonia and spends five days in the ICU. Fortunately, Herman has Symetra Hospital Indemnity Insurance, which he purchased through work. It pays an initial day confinement benefit (admission benefit), followed by a per-day benefit starting on day two.

Herman's hospital stay

	Low plan	High plan
Initial day confinement (admission) benefit	\$500 (first day only)	\$1,000 (first day only)
Per-day ICU stay, days 2+	\$200 per day	\$400 per day
5-day total	\$1,300	\$2,600

- Herman can use his benefit to cover anything he'd like, such as out-of-pocket medical expenses, child care and transportation.



Meet Anita and William

Anita gives birth to William, and they both spend three days in the hospital. Fortunately, both Anita and William receive a benefit from their Symetra Hospital Indemnity Insurance plan since William is automatically covered for his first 31 days after birth.⁴

Anita's hospital stay

	Low plan	High plan
Initial day confinement (admission) benefit	\$500 (first day only)	\$1,000 (first day only)
Per-day hospital stay, days 2+	\$100 per day	\$200 per day
3-day total	\$700	\$1,400

William's hospital stay

	Low plan	High plan
Initial day confinement (admission) benefit	\$500 (first day only)	\$1,000 (first day only)
Per-day hospital stay, days 2+	\$100 per day	\$200 per day
3-day total	\$700	\$1,400

- Anita can use her benefit to cover anything she'd like, such as out-of-pocket medical expenses, child care and transportation.

These examples are for illustrative purposes only and are 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 and costs of coverage.

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Why enroll?

Hospital indemnity insurance can provide an extra layer of financial support if you become hospitalized for any reason. There are no copays, deductibles or network requirements, and benefits can be used for anything, including non-medical costs.

Signing up for Symetra Hospital Indemnity Insurance also means:

- **A simple enrollment process without any required medical questions or exams.²**
- **An easy and flexible claims process.**
- **Responsive and empathetic customer service representatives at a U.S.-based call center.**

Don't miss your opportunity to enroll in this valuable coverage. To get started, review your enrollment materials or talk to your benefits representative.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

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Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative.

¹ A pregnancy limitation period may apply.

² Late entrants may be required to complete a medical questionnaire.

³ This plan is designed to be compatible with health savings accounts (HSAs). Please consult with a tax professional and/or your benefits representative to determine which supplemental benefits may be used with an HSA.

⁴ You must enroll your child as a dependent on your plan within 30 days of birth in order for coverage to continue beyond the first 31 days.

⁵ "Record High in U.S. Put Off Medical Care Due to Cost in 2022," Gallup, published January 17, 2023, <https://news.gallup.com/poll/468053/record-high-put-off-medical-care-due-cost-2022.aspx>.

⁶ "2022 Milliman Medical Index," Milliman Research Report, May 2022.

⁷ "U.S. population with a hospitalization 1997–2019, by age," Statista Research Department, September 13, 2022.