

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. 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.¹⁴ 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.

[Continued >](#)

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

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 Examples: <ul style="list-style-type: none">• Childbirth¹• Car accidents• Illnesses• Injuries	 Intensive care unit (ICU) Examples: <ul style="list-style-type: none">• Heart attacks• Strokes• COVID-19• Respiratory failure• Other serious conditions	 Substance abuse facility Examples: <ul style="list-style-type: none">• Detoxification• Residential addiction treatment	 Mental health facility Examples: <ul style="list-style-type: none">• Anxiety• Depression• Eating disorders• Schizophrenia	 Nursing facility* Examples: <ul style="list-style-type: none">• Physical therapy• Occupational therapy• Speech therapy• Medication
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*Nursing facility benefits are paid only if following a covered hospital stay of at least three consecutive days.

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 31 days of life.²

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 four-day hospital stay is \$11,700. Over 11% of this comes from out-of-pocket costs.³

Claim 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 first-day hospital admission benefit, followed by a per-day benefit starting on Day Two.

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	Low plan	High plan
1st day inpatient hospital (admission) benefit	\$575	\$1,000 (1st day only)	\$2,000 (1st day only)
Per-day hospital stay, days 2+	\$575 per day	\$200 per day	\$200 per day
5-day total	\$2,875	\$1,800	\$2,800
Outstanding balance		\$1,075	\$75

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.

[Continued >](#)

Why enroll?

Hospital indemnity insurance can provide an extra layer of financial cushion 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 you can enjoy:

- **A simple enrollment process without any required medical questions or exams.⁴**
- **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, contact your benefits representative.**

Monthly Premium	Low Plan	High Plan
Employee	\$25.46	\$48.05
Employee + Spouse	\$36.07	\$71.64
Employee + Child(ren)	\$32.32	\$59.16
Family	\$38.31	\$72.01



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¹ A pregnancy limitation period may apply.

² 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.

³ “Hospital and Surgery Costs,” Debt.org, updated October 12, 2021, <https://www.debt.org/medical/hospital-surgery-costs/>.

⁴ Late entrants may be required to complete a medical questionnaire.

Plan Summary for:

12628000 - University of North Alabama

Hospital Indemnity

Inpatient Hospital Benefits 500 days lifetime maximum unless otherwise noted	Low Plan	High Plan
Hospital Confinement	\$1,000 first day, \$200 day 2+, 365 incident(s) pp/pcy	\$2,000 first day, \$200 day 2+, 365 incident(s) pp/pcy
Intensive Care Unit	\$1,000 first day, \$500 day 2+, 30 incident(s) pp/pcy	\$2,000 first day, \$500 day 2+, 30 incident(s) pp/pcy
Substance Abuse Facility	\$200 per day, 30 day(s) pp/pcy	\$200 per day, 30 day(s) pp/pcy
Mental Health Facility	\$200 per day, 30 day(s) pp/pcy	\$200 per day, 30 day(s) pp/pcy
Nursing Facility This benefit is paid only if following a covered hospital stay of at least three consecutive days.	\$200 per day, 30 day(s) pp/pcy	\$200 per day, 30 day(s) pp/pcy
Wellness Screening Benefit	\$50	\$50
Plan is HSA Compatible	Yes	Yes
Portability	Included	Included
Monthly Premium	Low Plan	High Plan
Employee	\$25.46	\$48.05
Employee + Spouse	\$36.07	\$71.64
Employee + Child(ren)	\$32.32	\$59.16
Family	\$38.31	\$72.01

pp/pcy= per person, per calendar year

To Calculate: Weekly=Monthly cost x 12 ÷52; Bi-Weekly =Monthly cost x 12÷26; Semi-Monthly=Monthly cost x 12 ÷24

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

Hospital Indemnity 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. Hospital Indemnity 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 number SBC-00500.

Description of Benefits for:

12628000 - University of North Alabama

Hospital Indemnity Insurance

Inpatient Hospital/Intensive Care Unit First Day

Benefits are paid on the first day of a covered hospital stay (whether that is a regular hospital bed or ICU) of 24 hours or more. The benefit is paid one time per hospital stay, regardless of whether the insured is moved from the regular bed to ICU, or vice versa.

Inpatient Hospital/Intensive Care Unit Day 2+

Benefits are paid beginning the second 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.

Substance Abuse Facility

Benefits are paid on the first day of a covered substance abuse facility stay. 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.

Mental Health Facility

Benefits are paid on the first day of a covered mental health facility stay. 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.

Nursing Facility

Benefits are paid on the first day of a covered nursing facility stay which follows a covered hospital stay of 3 consecutive days or more. 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.

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.

Portability/Extension of Coverage

Allows coverage to continue following termination of employment or loss of eligibility. Review the certificate of coverage to understand the full details of this provision.

Wellness Screening

This Rider provides a benefit if an Insured incurs an expense as a result of receiving any of the screening tests described in this Rider. There is a specified calendar year maximum number of screening tests for which a benefit will be paid. Please refer to your Plan Summary for details. Included tests:

- Abdominal aortic aneurysm ultrasonography
- Blood test for lipids, including total cholesterol, LDL, HDL and triglycerides
- Bone Density screening
- Bone Marrow testing
- Breast MRI
- Breast Ultrasound
- CA 15-3 blood test for breast cancer
- CA 125 blood test for ovarian cancer
- Carotid Doppler
- CEA blood test for colon cancer
- Chest X-ray
- Child sports physicals
- Colonoscopy or virtual colonoscopy
- CT angiography
- Electrocardiogram
- Fasting blood glucose test
- Flexible sigmoidoscopies
- Mammograms
- Pap smears
- Prostate-specific antigen (PSA) test
- Serum cholesterol test to determine level of HDL and LDL
- Stress test on a bicycle or treadmill
- Testicular ultrasound
- Thermography \$25
- ThinPrep Pap Test

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

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Coverage is provided under generic policy form number SBC-00500.