



## Group Hospital Indemnity Insurance

# Voluntary coverage to help protect against costly hospital bills

Even with great major medical coverage, a hospital stay can mean serious financial obstacles. **The average hospital stay is over 4.5 days and the average hospital bill is \$11,259.<sup>1</sup>**

With medical costs rising, Assurity can help by paying benefits starting at admission for each day of hospital confinement (as a resident inpatient) – reducing out-of-pocket costs related to unexpected hospital expenses. Employees can use benefit payments to cover medical expenses, supplement lost income, or to pay for groceries, bills or whatever they want.



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the average  
hospital bill<sup>1</sup>

### Advantages of Group Hospital Indemnity Insurance

- Helps cover out-of-pocket expenses associated with a hospital stay
- Guaranteed issue – no medical exams or tests to qualify
- Benefits paid directly to insured person
- Flexible plans can fit into a variety of budgets
- No networks, see any doctor
- No deductibles, copays or coinsurance

### How it Works

- 1 Go to Hospital**  
You're admitted as a resident inpatient and receive diagnostic exams and X-rays covered by your plan
- 2 Submit a Claim**  
You're released from the hospital and you submit a claim to Assurity
- 3 Get Paid**  
Assurity pays benefits directly to you based on the coverage selected

1. Source: Agency for Healthcare Research and Quality (AHRQ). Healthcare Cost and Utilization Project (HCUP), National (Nationwide) Inpatient Samples (NIS) 2006-2015 (all available data as of 11/20/2017)



## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



Corporation

### Worksite Product Sales

800-276-7619  
Ext. 8964

### Customer Service

800-276-7619  
Ext. 4210

### Policy Services

800-869-0355  
Ext. 4279

### Find out more

[assurity.com](https://www.assurity.com)

NOT AVAILABLE IN NEW YORK.

Group Hospital Indemnity insurance provides limited benefit coverage, is not a substitute for major medical insurance, and may not be appropriate for Medicaid recipients. It is not comprehensive major medical insurance and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). It may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefits descriptions and conditions, see the policy/certificate.

Policy/Certificate Form Nos. G H1730/G H1730C, G H1731/G H1731C and Hospital Indemnity Care Certificate Rider R G1736C underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.