

## Help protect yourself from the high costs of hospital care.



Even with health insurance, a hospital stay can mean big out-of-pocket costs and stress, especially if you have a high deductible health plan. If you receive covered hospital care and submit a claim, the Hospital Indemnity Protection Plan\* will pay you directly—in a single payment (lump sum). Use the money any way you choose. This plan gives you the extra financial help you need so you can focus on feeling better.



### Get a direct payment after hospital care.

#### Covered hospital expenses include:

- Hospital admission
- Hospital confinement
- Intensive Care Unit (ICU) confinement

For coverage details, see your official benefit plan documents, which include exclusions and limitations.



### Use the money any way you choose.

#### Use your payments for:

- Health plan deductible and other costs such as medications, rehabilitation and transportation.
- Bills and living expenses.
- Growing your savings account, even a health savings account (HSA).



### Enjoy an easier experience.

#### There is no deductible to meet to receive your payment:

- Simply submit a claim form with copies of your receipts for covered items.
- Call a claim specialist if you need help.



### Do you have a high deductible health plan?

Use your Hospital Indemnity funds to help pay your deductible or save it in a health savings account (HSA).

\*This plan is not a health plan. This plan provides a limited benefit. Benefit payments are not intended to cover the full cost of care.

# How the Hospital Indemnity plan added up to a big relief for Matt.\*

Matt had an accident and suffered head and shoulder injuries. He was taken to the hospital and admitted into the ICU.

Type of service	Matt's plan will pay
Matt's injuries required admission in the ICU for his head trauma.	<b>\$1,500</b> Hospital Admission (1 day)
He spent 2 additional days in ICU for treatment and observation.	<b>\$200</b> ICU Confinement (2 days)
Matt's shoulder ligaments required surgery. He was moved to a hospital room for recovery and released.	<b>\$400</b> Hospital Confinement (4 days)

After he submitted his Hospital Indemnity claim, Matt's plan paid him

**\$2,100**



Consider the financial protection you'll gain by enrolling in the Hospital Indemnity Protection Plan. Enroll now.



\*This is an example. Amounts may differ depending on the plan offered by your employer.

This information does not replace your official plan documents. Please see your official plan documents for all coverage details, which includes limitations and exclusions.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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