

Hospital Indemnity Insurance

Focus more on your recovery – and less on the expenses – if you have to go to the hospital

If you have to stay in the hospital, Hospital Indemnity insurance provides cash payments directly to you, to help protect your finances from the costs you may incur from a hospital stay.

- Supplement your health insurance with a lump sum benefit for hospital stays due to a covered accident or sickness.
- Pays benefits for each day that you're in the hospital up to the maximums available in your plan.
- Use the benefit however you see fit – to help pay for out-of-pocket medical costs like, co-pays or deductibles, or for everyday expenses like childcare or groceries.
- For more information on the benefits you could receive, refer to your plan details.



Consider a benefit that can help with out-of-pocket expenses due to a covered hospital stay.

Talk to your benefits administrator today to learn more about hospital indemnity insurance.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) online or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Exclusions

The following exclusions may vary by plan design, state law and regulations. This list may not be comprehensive. Please see the Certificate or ask your benefits administrator for details. No benefits will be payable relating to or resulting from services or treatment rendered or confinement outside the United States or Canada. No benefits will be payable for any loss that is caused or contributed to by: war or any act of war or your active duty in any armed service during a time of war (this does not include acts of terrorism); active military duty; riding in or driving any motor-driven vehicle in a race, stunt show, speed test or driving while intoxicated; committing of or attempting to commit an assault, felony or other criminal act; active participation in a riot, rebellion or insurrection; committing or attempting to commit suicide, whether sane or insane, or injuring oneself intentionally; incarceration in a penal institution of any kind; pregnancy or childbirth, except complications of pregnancy; any mental and nervous disorder; substance abuse; a covered accident or covered sickness arising out of or in the course of any work for pay or profit; elective abortion or complications thereof; elective or cosmetic surgery or procedures, except for reconstructive surgery unless due to congenital anomaly or disease of a dependent child which has resulted in a defect; artificial insemination, in vitro fertilization, test tube fertilization; treatment, supplies or services provided by, through or, behalf of any government agency or program for which there is not normally any charge; or sterilization, tubal ligation or vasectomy, and reversal thereof, unless recommended by a physician.

This is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance. It is not a Medicare Supplement policy. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate and any rider, if applicable, may not be available in all states and may vary based on state laws and regulations.

Group Hospital Indemnity Insurance is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01 in certain states. Not for use in New York.

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