

# Hospital Indemnity Insurance

Protection for  
hospital stays  
when a sickness  
or injury occurs



## Think About This



Americans pay nearly 60% more for hospital stays than patients in Europe and Canada<sup>†</sup>



**\$13,262**  
The cost of an average 24-hour hospital stay in the U.S.<sup>††</sup>



Two-thirds of Americans received an unexpected medical bill following a hospital stay in 2020<sup>†††</sup>

A hospital stay can lead to out-of-pocket expenses not covered by your medical insurance, and may require payment of a deductible or co-insurance. Hospital Indemnity Insurance can provide cash benefits to help you pay those expenses.

### Here's How It Works

- Select a benefit and premium amount that meets your needs
- If you're sick or injured and require a hospital stay, you file a claim
- You receive a cash benefit via a check or direct deposit that you can use however you wish\*

### Protecting Your Finances

You've worked hard for your savings.

- Protect your checking and savings
- Don't dip into your 401(k)



**Protecting insureds  
for over 60 years**

### Meeting Your Needs

- Guaranteed Issue coverage with a Pre-Existing Condition Limitation\*
- Coverage can include your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be converted to a new insurance policy\*

<sup>†</sup><https://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/>  
<sup>††</sup><https://www.debt.org/medical/hospital-surgery-costs/> <sup>†††</sup><https://newsroom.heart.org/news/poll-surprise-medical-bills-pose-significant-financial-burden> \*Please refer to the Exclusions and Limitations section of this brochure.

# Claim Example



## Choose

A mother signed up for Hospital Indemnity Insurance during her employer's Open Enrollment.

## Use

A few months later, her son complained of pain in his abdomen. He has a fever and is vomiting. Here's his story:



### Ambulance

The mother calls an ambulance to take him to the hospital emergency room



### Tests

After running some tests, the doctors determine that he has appendicitis



### Hospital Stay

An appendectomy is recommended and he is admitted for an overnight stay



### Surgery

He undergoes surgery the next day and spends another night in the hospital



### Recovery

He is released to recover. His mom schedules follow-up visits with his doctor

## Claim

His mother files a claim on her Hospital Indemnity coverage through the convenient web portal, **MyBenefits**. She receives cash benefits for:

- Ambulance
- Initial Hospitalization
- Daily Hospital Confinement
- Surgery
- Anesthesia
- Inpatient Physician's Benefit
- Outpatient Physician's Benefit

### MyBenefits Claim Filing Portal

[standard.com/ahl/mybenefits](http://standard.com/ahl/mybenefits)

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

## Here are some of the ways the mother can use the cash benefits



### Finances

Can help protect savings, retirement plans and 401(k)s from being depleted



### Travel

Can help pay for expenses while receiving treatment in another city



### Home

Can help pay the mortgage, continue rental payments, or afford home repairs for after care



### Expenses

Can help pay for her family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary. For a listing of benefits and benefit amounts, see pages 3 and 4.

## Benefit Amounts

<b>Hospitalization Benefits</b>		<b>Plan 1</b>	<b>Plan 2</b>
Daily Hospital Confinement		\$250	\$300
Hospital Intensive Care Unit Confinement (daily)		\$250	\$300
Waiver of Premium <sup>1</sup>		Yes	Yes
<b>Additional Rider Benefits</b>		<b>Plan 1</b>	<b>Plan 2</b>
Initial Hospitalization		\$1,000	\$2,000
Surgery and Anesthesia <sup>2</sup> Surgical Benefit	\$20-\$500	\$40-\$1,000	
Anesthesia Benefit (% of Surgery)	25%	25%	
Inpatient Physician's Benefit (daily)	\$25	\$50	
Outpatient Emergency Accident (per occurrence)	\$100	\$100	
Outpatient Physician's Benefit (daily)	\$25	\$25	
At Home Nursing Benefit (daily)	\$50	\$50	
Transportation	Ambulance Benefit (daily)	Ground	\$100
		Air	\$200
	Non-Local Transportation Benefit (daily)		\$200

<sup>1</sup>Primary insured only. <sup>2</sup>According to rider Schedule of Operations.

## Monthly Premiums

### Plan 1

AGES	EE	EE+SP	EE+CH	F
18-35	\$51.40	\$102.80	\$96.10	\$143.60
36-49	\$57.60	\$115.20	\$102.20	\$155.90
50-59	\$70.70	\$141.40	\$104.70	\$171.50
60-64	\$90.40	\$180.80	\$109.80	\$196.30

### Plan 2

AGES	EE	EE+SP	EE+CH	F
18-35	\$73.60	\$147.20	\$134.70	\$204.40
36-49	\$83.00	\$166.00	\$143.50	\$222.60
50-59	\$102.20	\$204.40	\$147.50	\$245.80
60-64	\$130.20	\$260.40	\$154.70	\$281.00

EE = Employee; EE+SP = Employee + Spouse;  
EE+CH = Employee + Child(ren); F = Family

**Issue Ages:** 18 to 64

**Benefits** - Benefit are payable for the following conditions (subject to limits listed on page 3)

### Hospitalization Benefits

**Daily Hospital Confinement** - maximum of 365 days for each period of continuous hospital confinement

**Hospital Intensive Care Unit Confinement** - up to 60 days per continuous hospital intensive care unit confinement. Pays in addition to (and payable only if a benefit is paid under) Daily Hospital Confinement

**Waiver of Premium** - (primary insured only) waives premiums after you have been hospitalized for 30 days in a row, for as long as the hospital confinement lasts

### Additional Rider Benefits

**Initial Hospitalization Benefit** - payable only if a benefit is paid under the Daily Hospital Confinement benefit. Payable once per covered person, per confinement per calendar year

#### Surgery and Anesthesia -

- **Surgical Benefit** - for surgery performed in a hospital or ambulatory surgical center. Two or more surgeries done at the same time are considered one operation. Payable once per day per covered person
- **Anesthesia Benefit** - percentage of the Surgical Benefit amount paid for anesthesia received during a covered surgery

**Inpatient Physician's Benefit** - for physician services (other than a surgeon) when hospital confined. Payable for the number of days the policy Daily Hospital Confinement benefit is payable

**Outpatient Emergency Accident Benefit** - for medical or surgical treatment received in an emergency room. Payable up to 2 times per person per calendar year

**Outpatient Physician's Benefit** - for physician treatment outside a hospital. Payable once per day per covered person; up to 2 days per person per year, and 4 days per year for family coverage

**At Home Nursing Benefit** - for nursing care authorized by the attending physician, within 60 days after hospital confinement. Payable for one visit each day for up to 30 visits

#### Transportation -

- **Ambulance Benefit** - for transportation by ground or air to an emergency treatment center or hospital by a licensed or hospital-owned ambulance. Payable once per day per covered person, up to 2 days per person per year
- **Non-Local Transportation Benefit** - for the first day of physician-prescribed non-local hospital confinement. Payable once per confinement per person, maximum 2 days per person per year



Protecting individuals & families  
for over 60 years

Beneficial insurance coverage to **help you and your family enjoy greater financial peace of mind** when the unexpected happens.

When you choose our  
**Individual  
Insurance Coverage,**  
we can help give you financial  
peace of mind.

We have been in the business of protecting America's families for over 60 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).

## Policy Specifications

### Dependent Eligibility/Termination of Coverage

Coverage under the policy and riders may include you, your spouse or domestic partner and children. Coverage under the policy ends on the earliest of his or her 65th birthday, the date the policy is canceled, the last day premium payments were made, or the end of the grace period, if any renewal premium is not paid prior to that time. Spouse/domestic partner coverage ends upon the earliest of his or her 65th birthday, valid decree of divorce/termination of domestic partnership or your death. Coverage for children ends when the child reaches age 26, unless the child is disabled and dependent on you for support.

### Renewability

The policy and riders are guaranteed renewable to age 65, subject to change in premiums by class.

### Conversion Privilege

A covered person's coverage under this policy may terminate for reasons other than failure to pay premiums. If this happens, the covered person can obtain a policy of insurance (known as a converted policy) without evidence of insurability, subject to the conditions listed in the policy.

## Exclusions and Limitations

### Pre-Existing Condition Limitation

We do not pay benefits due to a pre-existing condition if the loss occurs during the first 12 months of coverage. A pre-existing condition is a condition not revealed in the application for which: symptoms existed within the 1-year period prior to the effective date, or medical advice or treatment was recommended or received from a physician within the 1-year period before the application date.

### Hospital Indemnity Exclusions and Other Limitations

Benefits are not paid for conditions caused by or resulting from: any act of war or participation in a riot, insurrection or rebellion; attempted suicide or intentional self-inflicted injury; loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any controlled substance, unless administered on the advice of a physician; alcoholism or drug addiction; mental or nervous disorders; dental or plastic surgery for cosmetic purposes, except when required due to an injury or for correction of disorders of normal bodily functions; a newborn child's routine nursing or well-baby care; childbirth within the first 10 months of the effective date (complications of pregnancy are covered the same as sickness); hospitalization beginning before the effective date; benefits that duplicate benefits paid by Medicare.

### Hospital Intensive Care Unit Confinement Exclusion

We do not pay any benefits under the hospital intensive care unit benefit for confinement in any care unit that does not qualify as a hospital intensive care unit. Progressive care, sub-acute intensive care, intermediate care or step-down units, private rooms with monitoring or any other lesser care treatment units do not qualify.

This brochure is for use in enrollments situated in CA. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

**Rev. 1/26. This material is valid as long as information remains current, but in no event later than January 15, 2029.**

Hospital Indemnity Insurance benefits are provided under policy form CHC, or state variations thereof. Rider benefits provided under the following rider forms, or state variations thereof: Initial Hospitalization Rider IHR1; Surgery and Anesthesia Rider SAR1; Inpatient Physician's Benefit Rider IPBR1; Outpatient Emergency Accident Rider OEAR1; Outpatient Physician's Benefit Rider OPBR1; At Home Nursing Benefit Rider AHNR; and Transportation Rider TR1.

**The policy and riders provide limited benefit hospital indemnity insurance.** The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from American Heritage Life Insurance Company. There may be instances when a law requires that benefits under this coverage be paid to a third party, rather than to you. If you or a dependent have coverage under Medicare, Medicaid, or a state variation, please refer to your health insurance documents to confirm whether assignments or liens may apply.

This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Representative at The Standard. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).

**The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.**



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