



# Would a trip to the hospital leave your finances in serious condition?

Hospital Indemnity Insurance from Unum can help.



## Frank's story

Frank works hard to pay for the things that matter to him and his family. So when his appendix ruptured, he worried what it would mean to his finances.

His recovery kept him in the hospital for a few days, but Frank's Hospital Indemnity coverage protected his savings. A lump-sum benefit helped Frank with the unexpected costs — so he could get back to work with fewer worries.



## Who's at risk?

- More than 1 in 5 adults visited the ER at least once in 2010.<sup>1</sup>
- The average facility price for a hospital stay was \$15,674 in 2011 — a 13.1% increase from 2009.<sup>2</sup>

## Two reasons to buy this coverage at work

1. You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
2. Coverage becomes effective on the first day of the month in which payroll deductions begin.

## How to apply

To learn more, watch for information from the Machinists Custom Choices Program Site Coordinator or call Employee Benefit Systems, Inc. at 1-888-521-2900.

## Key advantage

This plan pays a benefit when you are admitted to the hospital for a covered hospital stay. Depending on the deductible in your employer's medical plan, it may also pay a benefit if you receive additional treatment for a covered accident or sickness.

## How can Hospital Indemnity Insurance help?

This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

### A specific benefit amount has been chosen to complement your employer medical plan.

- ✓ \$1,000 for each covered hospital admission (once per year)
- ✓ \$100 for each day of your covered hospital stay, up to 15 days (once per year)

## Available family coverage

### Who can have it?

<b>Spouse coverage</b>	Ages 17 to 64
<b>Child coverage</b>	Dependent children newborn until their 26th birthday, regardless of marital or student status

Employees must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage.

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Finally, benefits made simple



**THIS INSURANCE PROVIDES LIMITED BENEFITS.**

**TX** — Employees must have comprehensive medical coverage before purchasing hospital indemnity insurance.

<sup>1</sup> National Center for Health Statistics, "Health, United States 2011: With Special Feature on Socioeconomic Status and Health, Table 94" (May 2012; accessed Dec. 20, 2012), <http://www.cdc.gov/nchs/data/hus/hus11.pdf#093>.

<sup>2</sup> Health Care Cost Institute, *Health Care Cost and Utilization Report: 2011* (2012).

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy form GHI-1 or contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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