

Hospital Indemnity Insurance

Empowering employees to recover with confidence

An unexpected hospital stay can lead to financial burdens. Hospital Indemnity Insurance offers a smart, affordable way for employees to help manage these costs and focus on recovery, easing some of the worry that comes with life's most stressful moments.

Hospital Indemnity Insurance coverage provides direct cash benefits for covered hospital-related events, including inpatient stays, ICU admissions, and surgical procedures. Employees receive the funds directly and can use them however they choose, whether it's paying medical bills, covering childcare or handling everyday expenses during recovery.

What's covered?

Our policies offer broad support for a range of covered hospital-related needs, including:

- Admissions and overnight stays, including intensive care
- Recovery services such as inpatient rehabilitation and skilled nursing care
- Treatment in observation units and surgical recovery
- Inpatient care for select severe mental health conditions

Why it matters to employers like you

Offering Hospital Indemnity Insurance is a cost-effective way to enhance your benefits package and deliver more value to your employees, without adding cost or complexity to your strategy.

Our policies are:

- 1 No cost to your company:** 100% employee-paid, so you can expand your benefits offering without impacting your budget.
- 2 Valued by employees:** Elevates your benefits package with options that matter — supporting well-being and designed to retain talent in a competitive market.
- 3 Simple to administer:** Backed by our responsive support, making implementation and ongoing management easy for your team.

Wellness suite

We understand that recovery involves more than just physical progress. That's why our policies include additional benefits designed to support one's holistic well-being:

- Health screening benefit for completing eligible screenings under the supervision of a physician.
- Family caregiver benefit for a family member who is confined or receiving home health care.
- Mental health benefit for receiving mental health treatment.

Each calendar year, covered individuals may choose one Wellness Suite benefit that best supports their wellness goals.

Wellness Suites are not available in: ID, KS, MA, NJ, OR, VA, WA. Wellness Suites are referred to as Mental Health in MI. Health Screening is not available in: CT, IA, MI. Family Caregiver is not available in CA, HI, IA, MI, ND, PA, TX. Mental Health is not available in CT. Covered individuals are eligible for one Wellness Suite benefit per calendar year.

Let's build a stronger benefits strategy together

Hospital Indemnity Insurance can help employees bridge the gap between what health insurance covers and what life demands. It's a powerful way to show your commitment to their well-being, and to stand out as a company in a competitive talent market.

Connect with your OneAmerica Financial sales representative or your trusted employee benefits broker to explore how hospital indemnity coverage can help enhance your overall benefits strategy.

Note: OneAmerica Financial® is the marketing name of the companies of OneAmerica Financial. Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial company. Hospital Indemnity Insurance Product Form numbers: HI G 4100, HI GC 4100, HI GC 4100 SCH. Not available in all states or may vary by state.

HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE PRODUCT. This coverage is not comprehensive major medical insurance, is not a substitute for major medical coverage, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Benefits are payable as fixed benefits for covered services only and are subject to policy terms, conditions, eligibility, limitations, and exclusions. Some benefits have limits on the number of services provided or the time frame in which the services must be rendered. Benefits may be reduced or terminated at age 65 or a later age if selected by your employer. Pre-existing condition limitations may apply. For costs and complete details, contact the agent or company.

A hospital is a licensed and accredited medical facility that provides inpatient care for illness or injury, including physician supervision, 24-hour nursing care, and access to medical, diagnostic and surgical services. A hospital does not include facilities primarily used for rehabilitation, long-term care, hospice, substance abuse treatment, mental health treatment, nursing home care, or other custodial or convalescent care.