

Hospital Indemnity Insurance

A hospital stay can disrupt more than your health

You're managing your day to day, planning for the future, and then unexpectedly, you're admitted to the hospital. Whether it's an accident, illness or surgery, the costs can add up quickly.

That's where we come in.

Hospital Indemnity Insurance provides daily cash benefits paid directly to you for covered hospital stays. You decide how to use the money, whether it's for medical bills, transportation, childcare or simply day to day expenses while you recover. It's practical support that helps lighten the load during an already stressful time, giving you a bit more breathing room when you need it most.

Why choose Hospital Indemnity Insurance?

- No medical exams or health questions at time of application
- Easy payroll deduction
- Portable coverage you may be able to take with you if you leave your employer
- Coverage for your spouse and children (if available)



What's covered?

Sample benefits:

- Hospital admission
- Hospital confinement
- ICU admission and confinement
- Newborn nursery care
- Inpatient rehabilitation

Wellness suite

Hospital Indemnity Insurance includes features that support your well-being:

- 1** Wellness benefit for completing an eligible health screening
- 2** Family caregiver benefit for supporting loved ones during a covered hospitalization
- 3** Mental health support when inpatient treatment is required

Each calendar year, you may choose one Wellness Suite benefit that best supports your 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.

Consider electing Hospital Indemnity Insurance during your benefits enrollment period.

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 number: 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.