

Underwritten by: **American Heritage Life Insurance Company**

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

# 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>



**\$11,700**  
The average cost of a 24-hour hospital stay in the U.S.<sup>††</sup>



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

An illness or injury may land you in the hospital and your medical insurance may not cover all expenses, such as copays and deductibles. Hospital Indemnity Insurance provides a cash benefit to help with expenses not covered.

### Here's How It Works

- Select the coverage that's right for you and your family
- If you or a family member require a hospital stay, you file a claim
- A cash benefit is direct deposited or a check is mailed and can be used however you wish

### Protecting Your Finances

You've worked hard for your savings – don't let a hospital bill wipe them out.

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



### Meeting Your Needs

- Includes benefits for hospitalization, surgery, outpatient, nursing, transportation, plus additional benefits can be added to enhance your coverage
- Coverage can include your dependents
- Benefits paid directly to you unless assigned elsewhere, and paid regardless of any other coverage you may have\*

<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.

# Meet Tommy



## Choose

Tommy's mom signed up for Hospital Indemnity Insurance during her employer's Open Enrollment.

## Use

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



### Ambulance

Tommy's parents call an ambulance to take him to the hospital emergency room



### Tests

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



### Hospital Stay

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



### Surgery

Tommy has surgery the next day and spends another night in the hospital



### Recovery

Tommy is released to recover and follow-up visits with his doctor are scheduled

## Claim

Tommy's mom files a claim on her Hospital Indemnity coverage through the convenient web portal, **MyBenefits**. She receives cash benefits for:

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

### 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 Tommy's mom 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 home repairs for after care



### Expenses

Can help pay your 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, see page 3

## Benefits - Benefit paid for the following conditions

### Hospitalization Benefits

**Initial Hospitalization Confinement** - once per continuous confinement per covered person, per coverage year. Not paid for normal pregnancy or complications of pregnancy, or for a newborn child's initial confinement after birth. A newborn child's initial hospitalization includes any transfers to another hospital before the child is discharged home

**Daily Hospital Confinement** - up to 180 days per continuous confinement. Not paid for a newborn child's routine nursing or well-baby care during the initial hospital confinement

**Hospital Intensive Care** - up to 60 days per continuous confinement. Pays in addition to the Daily Hospital Confinement benefit

### Surgery Benefits

**Surgery** - for surgery performed in a hospital or ambulatory surgical center. Amount paid depends on type of surgery. Two or more surgeries performed at the same time through one incision are considered one surgery. Payable once per day per covered person

**Anesthesia** - 25% of the Surgery benefit

**Inpatient Physician's Treatment** - for physician services (other than a surgeon) when hospital confined. Payable once per day per covered person and for the number of days the Daily Hospital Confinement Benefit is payable

### Outpatient Benefits

**Outpatient Emergency Accident** - medical or surgical treatment received in an emergency treatment center. Payable once per day up to 2 days per person per coverage year

**Outpatient Physician's Treatment** - physician treatment received outside a hospital for any cause. Payable once per day per covered person. Maximum of: 5 days per covered person, per coverage year; 10 days per coverage year if Employee + Spouse or Employee + Child(ren) coverage; 15 days per coverage year if Family coverage

**At Home Nursing** - pays a benefit for nursing care authorized by the attending physician, within 60 days after hospital confinement. Pays once per day for up to 30 days

**Ambulance** - transportation by ground or air to a hospital or emergency treatment center by a licensed or hospital-owned ambulance. Payable up to a maximum number of 3 days per person per coverage year

**Non-Local Transportation** - first day of confinement for treatment in a non-local hospital 100 miles or more away from home. Payable once for each confinement, up to 3 days per person per coverage year

### Optional/Additional Benefit

**Prescription Drug** - once per day per person. Maximum of: 12 days per person per year; 24 days per year if Employee + Spouse or Employee + Child(ren) coverage; 36 days per year if Family coverage

## Certificate Specifications

**Eligibility** - Coverage may include you, your spouse or domestic partner and children.

### Termination of Coverage -

Coverage under the policy ends on the date the policy is canceled; the last day of the period for which premium payments were made; the last day of active employment, except as provided under the Temporary Layoff, Leave of Absence or Family Medical leave of Absence provision; or the date you or your class is no longer eligible. Spouse coverage ends upon valid decree of divorce or your death. Coverage for children ends when the child reaches age 26, unless the child is disabled and dependent on you for support.

## Limitations And Exclusions

**Pre-Existing Condition** - 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 disease or physical condition for which symptoms existed within the 12-month period prior to the effective date, or medical advice or treatment was recommended or received from a member of the medical profession within a 12-month period prior to the effective date. A pre-existing condition can exist even though a diagnosis has not yet been made.

**Limitations and Exclusions** - Benefits are not paid for conditions caused by or resulting from: injury or sickness occurring before the effective date; any act of war or participation in a riot, insurrection or rebellion; suicide or attempted suicide; injury sustained while under the influence of alcohol or narcotics, unless taken on the advice of a physician; participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; engaging in an illegal occupation or committing or attempting an assault or felony; cosmetic dental or plastic surgery, except when required to treat an injury or correct a disorder; alcoholism, drug addiction, or dependence upon any controlled substance; mental or nervous disorders; intentionally self-inflicted injuries; newborn child's nursing or routine well-baby care during initial hospital confinement; 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; reversal of tubal ligation or vasectomy; artificial insemination, in vitro fertilization, and test tube fertilization (including testing, medications and doctor services), unless required by law; routine eye exams or fittings; hearing aids or fittings; dental exams and care unless from an accident; or driving in any organized or scheduled race or speed test or testing any vehicle on any racetrack or speedway.

**Hospital Intensive Care Benefit Exclusions** - 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 FL. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

This material is valid as long as information remains current, but in no event later than February 05, 2029.

Group Hospital Indemnity benefits are provided under policy form GVSP1, or state variations thereof.

**The coverage provided is 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 is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Representative at The Standard.

**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.**



The Standard is the marketing name used by American Heritage Life Insurance Company, a subsidiary of StanCorp Financial Group, Inc. [standard.com](http://standard.com) or [standard.com/ahl](http://standard.com/ahl)