



Employer-paid Hospital Insurance

A smart way to protect your employees — and your medical budget

The problem:

Hospitalizations put finances at risk

Staying in the hospital after child delivery, an accident or an illness can be costly. Even quality medical plans can leave employees with extra expenses they didn't expect. These can add up fast — and most Americans aren't prepared.



Depending on the city, state and hospital, the cost of a C-section can be upwards of **\$26,000**¹



Almost half of American making **\$100K** per year are still living paycheck² to paycheck

The solution:

Employer-paid Hospital Insurance

Employer-paid Hospital Insurance helps both employees and employers cope with the impacts of an expensive hospital stay.

Employees can receive a lump-sum benefit if they're hospitalized and use it to:

- Cover deductibles, co-insurance or costs that medical insurance isn't designed to cover
- Help protect their finances and avoid dipping into retirement accounts or long-term savings

Employers benefit from:

- Protecting their employees from financial stress that can impact productivity on the job
- Sweetening their benefits package to help attract and keep top talent
- Funding Hospital Insurance using savings from medical plan changes (e.g., increasing deductibles) to help protect employees while reducing the company's medical benefits budget

Why should employers fund Hospital Insurance?

With Unum Hospital Insurance, you can provide employees with a lump-sum benefit that typically ranges from \$500 to \$5,000, but can be more depending on the coverage that is chosen. By helping cover out-of-pocket costs, this benefit can make a real difference for employees who've been hospitalized.

Common hospitalizations: How the benefits stack up*

Appendectomy	C-section	Partial mastectomy	Cardiac stent
COST \$12,763	COST \$12,774	COST \$18,550	COST \$25,049
DEDUCTIBLE – \$2,000	DEDUCTIBLE – \$2,000	DEDUCTIBLE – \$2,000	DEDUCTIBLE – \$2,000
CO-INSURANCE – \$2,152	CO-INSURANCE – \$2,154	CO-INSURANCE – \$3,310	CO-INSURANCE – \$4,609
HOSPITAL INSURANCE – \$5,000	HOSPITAL INSURANCE – \$5,000	HOSPITAL INSURANCE – \$5,000	HOSPITAL INSURANCE – \$5,000

Depending on the plan design, Unum Employer-paid Hospital Insurance can pay from \$500 to \$5,000 or more to help defray the costs of a covered hospitalization for covered accident or sickness.

*For illustrative purposes only. Assuming a typical plan with a deductible of \$2,000, co-insurance of 20%, an averaged hospital benefit payout at \$5,000 and an out-of-pocket maximum of \$6,000. Hospital Insurance payout could range from \$500-\$5,000+

 To learn more, contact your Unum sales representative.

1 Peterson-KFF Health System Tracker, Health Costs Associated With Pregnancy, Childbirth, and Postpartum Care, 2022.

2 Scripps National, Study Finds Almost Half of Americans Making \$100k Are Living Paycheck to Paycheck, 2022.

Not for use in AZ, KY, NM, OR or WA. In CO, the filed name is Group Supplemental Health. Hospital insurance filed policy name is Group Hospital Indemnity Insurance Policy.

THIS INSURANCE PROVIDES LIMITED BENEFITS

This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage as defined in federal law. Some states may require individuals to have comprehensive medical coverage before purchasing hospital insurance.

Unum will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:

- Committing or attempting to commit a felony;
- Being engaged in an illegal occupation or activity;
- Injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- Active participation in a riot, insurrection, or terrorist activity. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
- Participating in war or any act of war, whether declared or undeclared;
- Combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
- Being intoxicated;
- A Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
- Elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of organ donation, trauma, infection, or other diseases;

- Treatment for dental care or dental procedures, unless treatment is the result of a Covered Accident;
- Childbirth, if in your plan;
- Any Admission or Daily Stay of a newborn Child immediately following Childbirth unless the newborn is Injured or Sick;

Voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician; and

- Mental or Nervous Disorders. This exclusion does not include dementia if it is a result of:
 - Stroke, Alzheimer's disease, trauma, viral infection; or
 - Other conditions which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment.

Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

This policy provides limited benefits health insurance only. In NY, this coverage does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Underwritten by Unum Insurance Company, Portland, ME. In New York and New Jersey, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Applicable to policy forms GHIP16-1, GHIP16-1-NY, GHIP16-1-NJ and certificate forms GHIC16-1, GHIC16-1-NY, GHIC16-1-NJ.


Better
benefits
at work.™

unum.com

© 2023 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.
MK-3705-2 FOR EMPLOYERS (8-23)