

# Help protect your employees from hospital expenses

While a health plan is essential, it may only go so far. Adding a UnitedHealthcare Hospital Indemnity Protection Plan to your employee benefits helps give them more financial security in the event of a hospital stay.

## Help when it may be needed most



### Emergencies are common and hospital stays are costly

Over 36 million Americans have needed hospital care in a year<sup>1</sup>—the average cost, including ambulance transportation was more than \$10,000.<sup>2</sup>



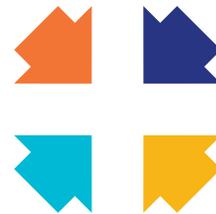
### Millions of consumers are in high deductible health plans

This may make them more susceptible to high out-of-pocket costs.<sup>3</sup>



### Many employees are not prepared for high, unexpected medical costs

45% of people would be unable to afford an unexpected medical bill of \$500.<sup>4</sup>



### Plan highlights

Pays a benefit directly to the member after a hospital stay or related expenses.\*

#### Benefits payable for:

- Hospital admission and confinement
- Intensive care unit (ICU) admission
- Short-term observation

### Benefit Assist<sup>5</sup>

Benefit Assist is designed to help employees receive their claim payment sooner—providing financial support when they need it most.

\* This policy does not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major medical insurance.

# How the plan works

The Hospital Indemnity Protection Plan pays benefits directly to your employees. They can use the cash to pay for hospital expenses, out-of-pocket expenses, deductibles or anything else they want, including paying for:

- Out-of-pocket health plan costs (hospital stay, deductibles, coinsurance, etc.)
- Mortgage or rent
- Groceries
- Prescriptions
- Treatment by a specialist
- Transportation to and from treatment

**Benefits payable for:**

- Hospital admission
- Hospital confinement
- Intensive care unit (ICU) admission
- Short-term observation
- Surgery
- Rehabilitation therapy
- Drug and alcohol treatment
- Mental and nervous disorder treatment

Additional benefits available based on HSA compatibility.

## Here’s an example of the plan at work

Jane goes into labor and is admitted to the hospital. The doctor determines she needs to have a C-section.

**She receives these payments for her hospitalization\***

Payments for hospital admission and care	
Hospital admission	\$1,500
Hospital confinement as Jane recovers from the C-section	\$600
<b>Total payments to Jane:</b>	<b>\$2,100</b>

Jane receives a check for **\$2,100** and she can use it however she chooses

\*For illustrative purposes only.

## Plan features

### Group size

100+ or more eligible employees

### Eligibility

Must be actively at work

### Rate Guarantee

3 years

### Rating Basis

- Guaranteed issue
- Composite rates
- Four coverage levels:
  - Employee
  - Employee and spouse
  - Employee and child(ren)
  - Employee, spouse and child(ren)

### Portability

- Coverage portable at employer's group rates
- See Certificate of Coverage for additional information

## Optional riders

### Wellness Rider

Wellness rider provides \$50 benefit per calendar year to employee and an insured spouse for designated health screening tests.

Additional options are available

## Funding options

The Hospital Indemnity Protection Plan can be offered on a voluntary basis, with the employee paying 100% of the premiums, or it can feature some level of employer funding.

## Dedicated support

Customers will receive dedicated support, including enrollment planning and training, online benefit administration (subject to employer size and coverage), and employee benefit and enrollment education.



# Bundle a Hospital Indemnity Plan with a health plan for even more benefits

Consider the value in offering a Hospital Indemnity Plan with a health plan from UnitedHealthcare:

## Benefit Assist<sup>5</sup>

We proactively look for medical claims that qualify for a Hospital Indemnity Plan payout and help employees submit the claim quicker and easier. Benefit Assist is designed to help employees receive their claim payment sooner—providing financial support when they need it most.

## Medical cost savings

You may save on medical costs by integrating your UnitedHealthcare health plans with a Hospital Indemnity Plan.<sup>6</sup>

## Personalized guidance

This is driven by integrated plan data that helps identify health risks and complex conditions.<sup>6</sup>

## Simpler administration

- One dedicated account team
- One integrated implementation process (eligibility, claims and billing)
- One self-service administration website

**Learn more**

Contact your broker or UnitedHealthcare representative or visit [uhc.com](https://www.uhc.com)



<sup>1</sup> American Heart Association (AHA) Hospital Fast Facts. January 2020.

<sup>2</sup> Torio C (AHRQ), Moore B (Truven Health Analytics). National Inpatient Hospital Costs: The Most Expensive Conditions by Payer, 2013. HCUP Statistical Brief #204. May 2016. Agency for Healthcare Research and Quality, Rockville, MD. 2/7/19 through 6/30/20 claims analysis.

<sup>3</sup> Cohen RA, Martinez ME, Zammitti EP. Health insurance coverage: Early release of estimates from the National Health Interview Survey, January–March 2018. National Center for Health Statistics. August 2018.

<sup>4</sup> Kaiser Family Foundation. Public worries about and experience with surprise medical bills. [kff.org/health-costs/poll-finding/data-note-public-worries-about-and-experience-with-surprise-medical-bills/](https://www.kff.org/health-costs/poll-finding/data-note-public-worries-about-and-experience-with-surprise-medical-bills/). February 2020. 2 Health Care Cost Institute Report, May 2019.

<sup>5</sup> Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

<sup>6</sup> Integrated plan data is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare plans: Dental (groups 101+), Vision (groups 101+), Disability (groups 2+), Critical Illness Protection (groups 51+), Accident Protection (groups 51+), Hospital Indemnity Protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health®, subject to review of medical care and behavioral management services. For additional details, contact your UnitedHealthcare representative.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Components subject to change.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.