



HOSPITAL INDEMNITY INSURANCE

by



Understanding your Hospital Indemnity coverage



HOSPITAL INDEMNITY INSURANCE BENEFIT SUMMARY

What is Hospital Indemnity Insurance?

This coverage pays benefits for hospitalizations associated with covered accidents or sicknesses. It can help protect you and your family from the financial challenges that can come from a covered hospitalization.

Use your benefits any way you like.

Benefit proceeds can be used however you want, whether it's toward your mortgage, medical bills or student loans. It's up to you.

Coverage highlights

- Typically no health questions asked
- Affordable premiums
- Simplified claims-filing

What benefits are included in my coverage?

Your Hospital Indemnity Insurance includes a range of covered hospitalizations benefits and additional benefits. Several examples are outlined below. For your group's specific plan details, see your enrollment guide.

Hospital admission &/or confinement	Initial treatment benefits	Travel benefits
Supplemental care benefits	Child-related benefits	Critical Illness Rider
Surgery benefits	Specialty care benefits	Accident Rider
Intensive care unit admission &/or confinement	Ambulance benefits	Health Screening Rider

5.4 days

The average hospital stay ¹

More than

\$4,500

The average a new mother with insurance will pay for labor and delivery.²



How does the coverage work?

When you carry Hospital Indemnity Insurance and have a covered hospitalization, simply file a claim with our Claims Care Team online, over the phone, or via US mail or fax.

What's the difference between health insurance & Hospital Indemnity Insurance?

Health insurance covers certain medical expenses and pays your provider directly, but may leave you responsible for some costs. The amount paid depends on your coverage, the type of care and whether you've hit your out-of-pocket maximum.

Hospital Indemnity Insurance is supplemental coverage that complements your health insurance and can help cover your out-of-pocket expenses. The benefit amount you receive is based on the type of hospitalization, is paid directly to you and can be used however you like.

Let's say you carry both health insurance and Hospital Indemnity Insurance, and you are admitted and confined to the hospital with pneumonia. Your health insurance will pay the treating providers for some or all of your medical expenses. Your Hospital Indemnity Insurance will pay you directly for the covered hospitalization benefits. Depending on your coverage, this could include an ambulance ride, admittance to the emergency room, x-rays and/or a daily hospitalization benefit. The Hospital Indemnity benefits paid could then be used any way you like, such as to cover out-of-pocket medical expenses, replace lost income or pay your mortgage.

Benefit snapshot: Matt's pneumonia

Matt had never faced any serious health problems and liked to think it was because of how well he took care of himself. Then one year, during a particularly bad flu season, Matt found himself unable to kick a nasty bug. Several days into a fever, when he couldn't catch his breath, Matt was taken to the emergency room by ambulance, where he was evaluated and admitted for pneumonia. Five days later, he was able to go home. Matt used the benefits paid by his Hospital Indemnity Insurance to help cover his out-of-pocket medical expenses and time away from work.

Matt's Hospital Indemnity policy paid these benefits*:

Ground ambulance:	\$200
Hospital admission:	\$1,000
Chest x-rays:	\$100
Daily hospital confinements:	\$750
Total benefits paid:	\$2,050

*This example is for illustrative purposes only. Your plan details may vary. See your enrollment guide for more information around the specific benefits covered under your group's plan.



How much does it cost?

See your enrollment guide or contact your plan administrator for rate details.

Exclusions & limitations

This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary by state and may not be available in all states. In addition to any benefit-specific exclusion, benefits will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following, unless coverage is specifically provided for by name in insurance certificate:

- Intentionally self-inflicted injury, suicide, or any attempt or threat while sane or insane;
- Participating in war or any act of war, whether declared or undeclared;
- Commission or attempt to commit a felony;
- Commission of or active participation in a riot, insurrection or terrorist activity;
- Engaging in an illegal activity or occupation;
- Flight in, boarding, or alighting from an aircraft or any craft designed to fly above the earth's surface, including any travel beyond the earth's atmosphere, except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
- Travel in or on any on-road and off-road motorized vehicle, except a golf cart that does not require licensing as a motor vehicle;
- Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the covered person receives any compensation or remuneration;
- Travel or activity outside the contiguous United States, Alaska, Hawaii and the territories and possessions of the United States, Canada or Mexico;
- Voluntary intoxication (as defined by the law of the jurisdiction in which such intoxication occurred) due to ingestion or inhalation of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage;
- Operating any type of vehicle while intoxicated (as defined by the law of the jurisdiction in which such intoxication occurred) by alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it;
- Experimental or investigational procedures;
- Care that is not recommended and approved by a physician;
- Treatment provided to a covered person either by themselves or by a medical professional that is an immediate family member, or has a business or financial affiliation with the covered person or an immediate family member; and
- Treatment that was scheduled prior to the coverage effective date, except when initially eligible for coverage.



Questions?

Contact your plan administrator with questions about the offered Hospital Indemnity coverage.

¹ John Elflein. (Jul 2, 2020.) Retrieved from <https://www.statista.com/statistics/183916/average-length-of-stay-in-us-community-hospitals-since-1993/>

² Admon, Lindsay; Dalton, Vanessa; A., Fendrick; Kolenic, Giselle; Moniz, Michelle; and Tilea, Anca. (January 2020). "Out-of-Pocket Spending for Maternity Care among Women with Employer-Based Insurance 2008 - 2015". Retrieved from <https://www.theatlantic.com/health/archive/2020/01/how-much-does-it-cost-have-baby-us/604519/>

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace benefits provide limited benefits and are not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice, as noted in the policy. For complete details see your certificate. Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company, and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC.