

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit **HealthCare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Hospital Indemnity Insurance

Build a financial safety net for the unexpected



An injury or illness can land you in the hospital for a night or two—or even longer. If that happens, unexpected costs from deductibles, copays or coinsurance, as well as non-medical expenses like child care or transportation, could take a serious toll on your family’s financial health. That’s where hospital indemnity insurance comes in. It’s offered through your work and can reduce the burden of a hospital stay by helping cover the cost.



How it works

Hospital indemnity insurance pays a fixed dollar amount per day for services and supplies you receive during a hospital stay, up to a maximum number of days each year.

There are no preexisting condition limitations, no health questions to answer and no medical tests to take.^{1,2} You’re paid the full per-day benefit no matter what other insurance you have.



Why hospital indemnity insurance?

If you end up in the hospital, your focus should be on your recovery, not your medical bills. Hospital indemnity insurance can help with the cost of your stay, giving you and your family some financial peace of mind.

[Continued >](#)

How it works

Hospital indemnity insurance pays a fixed dollar amount for each day of a hospital stay lasting 24 hours or more. Benefits are paid until you reach the maximum number of days stated in your policy.



Hospital

Examples:

- ✓ Car accidents
- ✓ Illnesses
- ✓ Injuries

Intensive care unit (ICU)

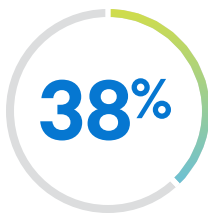
Examples:

- ✓ Heart attacks
- ✓ Strokes
- ✓ Serious injuries
- ✓ Respiratory failure
- ✓ Other serious conditions

Note: The examples given above are for illustrative purposes only and do not constitute an exhaustive list of possible conditions and treatments.

Injuries and illnesses that result in hospital stays can lead to expensive, unexpected costs

Financial planning for health care is important, especially considering these facts:



In 2022, **38%** of adults reported that they or a family member delayed medical treatment because of the cost.³



It's estimated that nearly **50%** of an average person's health care expenses are from hospital services.⁴



According to a 2022 report, the average cost of a hospital stay is over **\$14,000** without health insurance coverage.⁵

Claim example



Meet Herman

During flu season Herman falls seriously ill with pneumonia and spends five days in the ICU. Fortunately, Herman has Symetra Hospital Indemnity Insurance, which he purchased through work. It pays an initial day confinement benefit (admission benefit), followed by a per-day benefit starting on day two.

Hospital indemnity insurance removes some of the financial burden of Herman's hospital stay, so he can focus on getting well.

Herman's hospital stay

	Out-of-pocket costs
Per-day hospital stay	\$440 per day
5-day total	\$2,200
Outstanding balance	\$1,050

- Herman can use the **\$1,150** to cover anything he'd like, such as out-of-pocket medical expenses, child care and transportation.

This example is for illustrative purposes only and is meant to provide a general overview of how hospital indemnity insurance works. Any resemblance to actual persons is purely coincidental. Refer to your enrollment materials for your plan's benefit amounts and costs of coverage.

Why enroll?

Hospital indemnity insurance can provide an extra layer of financial support if you become hospitalized for any reason. There are no copays, deductibles or network requirements, and benefits can be used for anything, including non-medical costs.

Signing up for Symetra Hospital Indemnity Insurance also means:

- **A simple enrollment process without any required medical questions or exams.²**
- **An easy and flexible claims process.**
- **Responsive and empathetic customer service representatives at a U.S.-based call center.**

Don't miss your opportunity to enroll in this valuable coverage. To get started, review your enrollment materials or talk to your benefits representative.



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Fixed-Payment Indemnity policies (also known as "Hospital Indemnity policies"), insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in all U.S. states or any U.S. territory. They are designed to provide benefits at a preselected, fixed dollar amount. They are not a replacement for major medical or other comprehensive coverage, and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. Base certificate form number is SBC-01505-CERT 8/13.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative.

¹ A pregnancy limitation period may apply.

² Late entrants may be required to complete a medical questionnaire.

³ "Record High in U.S. Put Off Medical Care Due to Cost in 2022," Gallup, published January 17, 2023, <https://news.gallup.com/poll/468053/record-high-put-off-medical-care-due-cost-2022.aspx>.

⁴ "2022 Milliman Medical Index," Milliman Research Report, May 2022.

⁵ "U.S. population with a hospitalization 1997–2019, by age," Statista Research Department, September 13, 2022.