HOSPITAL INDEMNITY INSURANCE

NEW BENEFIT AVAILABLE FOR YOU THIS YEAR



Hospital Indemnity Insurance

Hospital Indemnity Insurance helps protect your finances if you, your spouse, or child experience a hospital stay. You can receive money to help pay unexpected expenses like lost income, child care, deductibles and copays.

Hospital Indemnity insurance payments are paid directly to you, and can be used however you want. It pays in addition to any other coverage you may already have, even if you are enrolled in the HSA.

Benefits are payable for hospital stays due to:

- Sickness
- Accidents, confinements due to an accident must be within 365 days of the accident
- Routine pregnancy
- Complications of pregnancy
- Newborn complications
- Mental and nervous disorders
- Substance abuse

What benefits will I receive for my newborn child?

If your newborn has to stay in the Neonatal Intensive Care unit (NICU), benefits are payable. Hospital stays for routine newborn care are not covered.

WHAT BENEFIT COULD YOU RECEIVE?

John was in a serious accident. He had to stay in the hospital's intensive care unit for 3 days and then spent 9 days in a regular room.

Assumed benefit = $10,000.

Benefit Schedule

The benefits shown in the schedule are payable for each person covered by the plan unless otherwise stated.

FIRST DAY BENEFITS **Payable per benefit year**	**CHOICE 1**
First day hospital confinement – This benefit pays the first day you stay in a regular hospital bed.	$1,000 per day 1 day
First day ICU confinement – This benefit pays the first day you stay in an ICU bed.	$1,000 per day 1 day
CONFINEMENT BENEFITS **Payable per benefit year**	**CHOICE 1**
Hospital confinement – This benefit pays for a hospital stay in a standard room. Payable with: • *First day hospital confinement benefit*	$100 per day Up to 30 days
Intensive Care Unit (ICU) confinement – This benefit pays for a hospital ICU stay. Payable with: • *First day hospital confinement benefit* • *Hospital confinement benefit*	$100 per day Up to 10 days
ADDITIONAL AND ENHANCED BENEFITS **Payable per benefit year**	**CHOICE 1**
Wellness screening benefit – This benefit pays for a covered wellness test or exam even without a hospital stay.	$50 per day 1 day per insured per benefit year

COVERED BENEFITS	ELIGIBLE DAYS	
STANDARD BENEFIT AMOUNT		
First day ICU confinement	Day 1	$1,000
ICU confinement	Days 1-3	$300
Hospital confinement	Days 1-12	$1,200
Total benefit paid for John		$2,500
These potential benefits are for illustrative purposes only and actual benefits may vary based on the terms of the policy and the claimant's specific circumstances.		
CONCLUSION		
Sun Life's Hospital Indemnity Insurance policy could pay John up to $2,500		

Your Hospital Indemnity Rates

	10-PAY	12-PAY	18-PAY	20-PAY	21-PAY	22-PAY	24-PAY	26-PAY
Employee Only	$16.38	$13.65	$9.10	$8.19	$7.80	$7.45	$6.83	$6.30
Employee + Spouse	$32.90	$27.42	$18.28	$16.45	$15.67	$14.96	$13.72	$12.66
Employee + Children	$25.28	$21.07	$14.05	$12.64	$12.04	$11.50	$10.54	$9.72
Employee + Family	$41.81	$34.84	$23.23	$20.90	$19.91	$19.01	$17.43	$16.08