Hospital Indemnity

The UnitedHealthcare Hospital Indemnity Plan pays you a cash benefit when you're admitted to a hospital or ICU—regardless of what your medical plan pays. Use the money however you choose, including for medical bills, household expenses, or lost income. Coverage is voluntary and employee-paid.

BENEFITS AT A GLANCE

Benefit	Benefit Amount	Highlight
Hospital Admission	**$1,000**	Per admission; up to 3x/year
Hospital Confinement	**$150/day**	Starting day 2; up to 364 days/year
ICU Admission	**$1,000**	Stacks with Hospital Admission; up to 3x/year
ICU Confinement	**$150/day**	Stacks with Hospital Confinement; starting day 2
Wellness Benefit	**$50**	Once/year per member for preventive screenings

WHY ENROLL?

- ✓ **Cash paid directly to you** — use it however you need
- ✓ **Pays regardless of other insurance** — stacks on top of your health plan
- ✓ **No deductible to meet** before benefits are paid
- ✓ **HSA-compatible plan design** — works with your health savings account
- ✓ **Portable coverage** — keep it if you leave employment



EXAMPLE: 3-NIGHT HOSPITAL STAY

What Happened

You are admitted to the hospital on a Monday and discharged on Thursday — a 3-night stay (not in the ICU).

Benefits Paid to You

Hospital Admission: **$1,000**
Hospital Confinement:
2 days X $150 = **$300**

Total Cash Benefit

$1,300

Paid directly to you — on top of what your health plan covers.

**Illustrative example only. Benefits are not paid automatically. A claim must be submitted and approved by the carrier. Actual benefits are subject to policy terms and conditions.*