



# Hospital Indemnity Protection Plan.



## Help protect employees from costly hospital expenses.

### Complement your health plan with extra protection.

While a health plan is essential, it may only go so far. Adding a UnitedHealthcare Hospital Indemnity Protection Plan gives you and your employees more financial security in the case of a covered hospital stay.

### Facts and figures to consider:



#### **Emergencies are common.**

Over 35 million Americans have needed emergency hospital care.<sup>1</sup>



#### **Hospital stays are costly.**

The average cost, including ambulance transportation, is about \$11,000.<sup>2</sup>



#### **Millions of people are in high-deductible health plans (HDHPs).**

It makes them more susceptible to high out-of-pocket costs.<sup>3</sup>



#### **Many employees are not prepared for high, unexpected costs.**

Sixty-six percent of employees have \$500 or less to cover the costs of an illness or emergency.<sup>4</sup>

### Plan highlights

This is insurance that pays benefits directly to the member after a covered hospital admission or stay.

#### Plan benefits:

- Hospital admission
- Hospital confinement
- Intensive care unit (ICU) confinement
- ICU admission

## Flexible contribution strategy.

### 5-9 eligible employees:

- Fully paid by the employer.
- 100% participation of eligible employees required.

### 10-99 eligible employees:

- No employer contribution required.
- Greater than 20% participation of eligible employees or 5 enrolled employees.

## Plan options

Employer-Paid Base Plan	Plan A	Plan B
Hospital admission*	\$500	\$1,000
Hospital confinement**	\$100	\$150
ICU confinement**	\$100	\$150
ICU admission*	\$500	\$1,000

- Employer will pick the plan option they are willing to offer (e.g., Plan A or Plan B).
- Employer contribution is not required, however the employer can contribute to any or all coverage tiers (e.g., employee only, employee + spouse; match medical tier election).

\*Initial day of confinement.

\*\*Second day and up to 364 days.

## How the plan works.

This plan pays cash directly to your employees. They can use the cash any way they choose.

They can save it or use it to pay for:

- 1 Their hospital stay and related expenses.
- 2 Their health plan deductible.
- 3 Other out-of-pocket costs.

**Example:** Matt suffers head and shoulder injuries in an accident and is taken by ambulance to the hospital emergency room, which is some distance from his home.

Timeline	Matt is:	Benefit
Day 1	Admitted to ICU for head trauma.	Hospital and ICU admission
Days 2 and 3	Confined to ICU.	Hospital and ICU confinement
Days 4 and 5	Moved to hospital room, has shoulder surgery, then released.	Hospital confinement

## Matt's hospital indemnity coverage provides the following benefits:

Plan A		Plan B	
	Payment amount		Payment amount
ICU admission (Day 1)	\$500	ICU admission (Day 1)	\$1,000
ICU confinement (Days 2 and 3)	\$200		
Hospital admission (Day 1)	\$500	Hospital admission (Day 1)	\$1,000
Hospital confinement (Days 2-5)	\$400	Hospital confinement (Days 2-5)	\$600
<b>Total cash benefit paid to Matt: \$1,600</b>		<b>Total cash benefit paid to Matt: \$2,600</b>	

## Hospital indemnity plan + health plan.

Save on medical premiums when you add 2 or more lines of supplemental health for groups with 51-99 Average Total Number of Employees (ATNE).

Consider the value in offering the hospital indemnity plan with a health plan from UnitedHealthcare.

Medical cost savings may be achieved by integrating your UnitedHealthcare plans.

### Plan features overview.

#### Group size

- 5-99 eligible employees.

#### Eligibility

- Must be actively at work a minimum of 30 hours per week.

#### Pre-existing condition exclusion

- 12/12 standard.

#### Rate guarantee

- Two years.

#### Rating basis

- Guaranteed issue.
- Composite rates.
- Four coverage levels:
  - Employee
  - Employee + spouse
  - Employee + child
  - Employee + spouse + child

#### Portability

- Coverage portable at employer's group rates for first 12 months.
- See Certificate of Coverage for additional information.

**Learn more.**

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

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<sup>1</sup> Hospital Adjusted Expenses per Inpatient Day, 2014, 2016 Kaiser Family Foundation.

<sup>2</sup> Torio C (AHRQ), Moore B (Truven Health Analytics). National Inpatient Hospital Costs: The Most Expensive Conditions by Payer, 2003-2013. HCUP Statistical Brief #204. May 2016. Agency for Healthcare Research and Quality, Rockville, MD.

<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> Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, DC. 2017.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. 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. UnitedHealthcare Insurance Company is located in Hartford, CT.