



# Group Hospital Indemnity Insurance

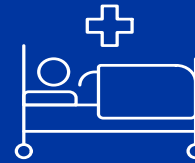
Keep your finances on track when you're in the hospital.

Medical insurance is important. Especially when you have a hospital stay – planned or unplanned. But it can leave you with unexpected bills and out-of-pocket costs. Group Hospital Indemnity insurance can help cover unexpected out-of-pocket expenses such as copays, deductibles and out-of-network charges, as well as everyday living expenses. It pays a benefit directly to you for hospital stays, regardless of your treatment costs or other insurance coverage you might have.



Hospital costs averaged

**\$3,949**  
per day.\*



**Each hospital stay**  
costs an average of

**\$15,734.**

## Get help with paying your hospital bills.

Hospital Indemnity insurance is an affordable way to make up the difference between what your medical insurance covers and your expenses if you or a family member were hospitalized. It's protection that's also convenient: Your premium payments can be deducted directly from your paycheck.

\* Debt.org, Hospital and Surgery Costs, 2020 <https://www.debt.org/medical/hospital-surgery-costs/>

## A cash benefit when you need it.


Even the best budgeters can forget to set aside money for medical expenses. Hospital Indemnity insurance provides a way to cover unexpected out-of-pocket expenses when you end up in the hospital. It also allows you to:

- **Choose how to spend your benefit.** It's your money — spend it however you want, whether it's to pay for your groceries, rent or medical bills.
- **Take it with you.** If you leave your job, you can take your coverage with you.
- **Get a break from paying premiums during long hospital stays.** If you are in the hospital for more than 30 days, you will be able to stop making premium payments until you're discharged.

Hospital Indemnity insurance pays you a fixed benefit when you're in the hospital as well as benefits for urgent care, follow-up care and major diagnostic exams — regardless of what your medical insurance covers.

## Here's how it works:

Kim is out of town on a business trip when she experiences abdominal pain and a racing heartbeat. Diagnosis: ruptured gastric ulcer. She is rushed to the hospital in an ambulance, admitted and taken into surgery. She ends up being hospitalized for 10 days, three of which are in a critical care unit.



Kim's husband leaves their two kids with their daycare provider and flies to be at her side. The family now faces additional costs for travel and childcare.

After Kim is discharged and returns home, she follows up with her healthcare provider.

SAMPLE OUT-OF-POCKET EXPENSES	
Medical plan deductible/coinsurance .....	\$3,000
Other non-medical expenses .....	\$475
Travel expenses (flights, change fees, etc.).....	\$350
Childcare.....	\$500
<b>Total Expenses.....</b>	<b>\$4,325</b>
Benefit for:	
Ambulance trip.....	\$100
Hospital admission.....	\$1,000
Hospital confinement (10 days x \$150 per day).....	\$1,500
CCU admission.....	\$500
CCU confinement (3 days x \$100 per day).....	\$300
Healthcare provider follow-up appointment.....	\$25
<b>Total paid to you.....</b>	<b>\$3,425</b>
Net Out-Of-Pocket Expenses .....	\$900

Costs are hypothetical. Actual costs will vary by state, condition, treatments received and personal factors.

## Affordable Group Rates

Because you'll be buying this insurance through School Board of Brevard County, FL, you'll have access to affordable group rates. You'll also have the convenience of having your premiums deducted directly from your paycheck.

Monthly coverage rates for:			
You	You and your spouse	You and your children	You, your spouse and your children
\$23.55	\$49.12	\$46.37	\$77.10

You'll receive \$150 for each day you're hospitalized, up to a maximum of 31 days. And if you are confined for more than 30 days, your premium payment will be waived until the last day of the month of your hospitalization.

These are actual benefits each covered person could receive under a Hospital Indemnity plan:

Emergency Care Benefits	
Ambulance — Ground (maximum 1 per calendar year)	\$100
Emergency Room Visit (maximum 1 per calendar year)	\$100
Urgent Care Visit (maximum 3 per calendar year)	\$50

Hospital Benefits	
Hospital Admission <sup>1</sup> (maximum 1 per calendar year)	\$1,000 per day
Daily Hospital Confinement <sup>1</sup> (maximum 31 days per stay)	\$150 per day
Critical Care Unit Admission <sup>1,2</sup> (maximum 1 per calendar year)	\$500 per day
Daily Critical Care Unit Confinement <sup>1,2</sup> (maximum 31 days per stay)	\$100 per day
Daily Skilled Nursing Facility (maximum 15 days per confinement)	\$50 per day

<sup>1</sup> Defined as a stay for at least 20 consecutive hours in a hospital setting.

<sup>2</sup> Payable in addition to the Hospital Admission and/or Daily Hospital Confinement benefit you may be eligible to receive.

<b>Inpatient Benefits</b>	
Surgery (maximum 1 surgery per calendar year)	\$500
Surgical Anesthesia (maximum 1 day per calendar year)	25% of the Inpatient Surgery Benefit
Daily Mental Disorder (maximum 15 days per calendar year)	\$50 per day
Daily Substance Abuse (maximum 15 days per calendar year)	\$50 per day

<b>Outpatient Benefits</b>	
Healthcare Provider Follow-up (maximum 2 days per insured per calendar year)	\$25
Major Diagnostic Exam (maximum 3 days per insured per calendar year, not to exceed 10 days per family per calendar year)	\$50
Hearing Device	\$1,000 per lifetime
X-ray and Lab (maximum 1 per calendar year)	\$25

<b>Additional Benefits</b>	
Waiver of Premium	Premium waived if you are confined to a hospital for more than 30 days

## Important Details

Here's where you'll find the nitty-gritty details about Hospital Indemnity insurance.

### Portability

This coverage is portable. That means that you may be able to continue your coverage through direct bill if your employment ends or your insurance ends because you no longer meet the eligibility requirements.

### Eligibility Requirements

To be eligible for this coverage, you must be 18 years old or older, a regular employee of School Board of Brevard County, FL, actively working in the United States more than 25 hours per week and a citizen or resident of the United States. Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

You can choose to cover your spouse, 18 years old or older, a person to whom you are legally married. You can also cover your child(ren) from live birth through the last day of the calendar year in which your child(ren) reaches age 30. Your child(ren) cannot be insured by more than one employee. Your spouse or child(ren) must not be full-time member(s) of the armed forces. You cannot be insured as both an individual and a dependent.

A minimum number of eligible employees must apply and qualify for the proposed plan before Hospital Indemnity insurance coverage can become effective.

### Your Effective Date

You must satisfy the eligibility requirements listed above, serve an eligibility waiting period, agree to pay premium, and be actively at work (able to perform all normal duties of your job on the day before the scheduled effective date of insurance).

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

### Annual Open Enrollment

You may enroll for coverage for you and your dependents if you enroll within 31 days after becoming eligible. However, if you do not enroll during this period, you may do so during your employer's annual open enrollment period.

### Waiver of Premium

Your insurance will continue without payment of premiums if you are confined in a hospital for more than 30 days in a row. We will waive payment of premium for your insurance from the 31st day of your confinement until the last day of the month you are in the hospital.

### Exclusions

Benefits are not payable if an injury or sickness is caused or contributed to by any of the following:

- War or any act of war
- Attempted suicide or other intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony or act of terrorism
- Active participation in a violent disorder or riot
- Alcoholism, drug abuse, misuse of alcohol or any other substance, the voluntary use or consumption of any drug or alcohol in excess of the legal limit in the state in which an injury occurred, or taking of drugs unless used or consumed according to the directions of a health care provider.
- Travel or flight in or on any aircraft, except as a fare-paying passenger on a commercial aircraft
- Cosmetic surgery or other procedure to improve appearance, unless it is necessary to correct a deformity or restore bodily function resulting from an injury or sickness
- Any injury or sickness which arises out of or in the course of you or your dependent being incarcerated in a jail, penal or correctional institution
- Dental care or dental procedures, unless treatment is the result of an injury
- Routine newborn nursing or well-baby care
- Hospital confinement of a newborn child following the child's birth unless the confinement is as a result of an injury or sickness
- Riding in or driving any automobile in a race, stunt show or speed test

### When Insurance Ends

Your insurance ends if you notify your employer or policyholder to terminate your coverage, you stop making premium payments, your employment terminates, you reach age 80, you cease meeting the member definition or

the group policy terminates.

Child and spouse insurance ends when your insurance ends, they cease to meet the definition of child or spouse, you stop making premium payments for child or spouse insurance, spouse or child insurance is no longer offered under the group policy or the group policy terminates.

### **Group Insurance Certificate**

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

### **About Standard Insurance Company**

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at [www.standard.com](http://www.standard.com).

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

This is a limited benefit policy.

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**IMPORTANT NOTICE TO PERSONS ON MEDICARE: THIS IS NOT MEDICARE SUPPLEMENT INSURANCE**

**Some healthcare services paid for by Medicare may also trigger the payment of benefits from this policy.**

This insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

**Medicare generally pays for most or all of these expenses.**

**Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:**

- Hospitalization
- Physician services
- Hospice
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

**This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.**

**Before you buy this insurance:**

- Check the coverage in all health insurance policies you already have.
- For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from Standard Insurance Company.
- For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).