



# Help protect yourself from the high costs of hospital care

Even with health insurance, a hospital stay may mean big out-of-pocket costs and stress, especially if you have a high-deductible health plan. If you receive covered hospital care and submit a claim, the Hospital Indemnity Protection Plan\* will pay you directly in a single payment (lump sum). You can use the money any way you choose. This plan gives you extra financial help so you can focus on feeling better.

## Get a direct payment after hospital care

### Covered hospital expenses include:

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

## Use the money any way you choose

### Use your payments for:

- Your health plan deductible and other costs such as medications, rehabilitation and transportation
- Bills and living expenses
- Growing your savings account, including health savings accounts (HSAs)

## Enjoy an easier experience

### You don't have to meet your deductible to get your payment

- Simply submit a claim form with copies of your receipts for covered items
- Call a claim specialist if you need help

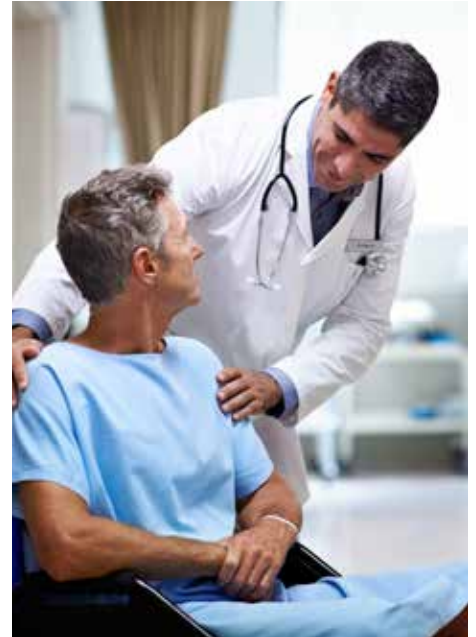
### Do you have a high-deductible health plan?

Use your Hospital Indemnity funds to help pay your deductible or save it in an HSA.

# How the Hospital Indemnity Protection Plan helped Matt\*\*

Matt had an accident and suffered head and shoulder injuries. He was taken to the hospital and admitted into the ICU.

Type of service	Matt's plan will pay
Matt's injuries required admission in the ICU for head trauma	<b>\$1,000</b> hospital admission (1 day)
He spent 2 additional days in the ICU for treatment and observation	<b>\$200</b> ICU stay (2 days)
Matt's shoulder ligaments required surgery; he was moved to a hospital room for recovery and released	<b>\$400</b> hospital stay (4 days)
<b>After he submitted his Hospital Indemnity claim, Matt's plan paid him:</b>	<b>\$1,600</b>



**Enroll now**

Give yourself additional financial protection by enrolling in the Hospital Indemnity Protection Plan

**United  
Healthcare**

\*This plan is not a health plan. This plan provides a limited benefit. Benefit payments are not intended to cover the full cost of care.

\*\*This is an example. Amounts may differ depending on the plan offered by your employer.

This information does not replace your official plan documents. Please see your official plan documents for all coverage details, which includes limitations and exclusions.

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. The policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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