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How it works

Hospital indemnity insurance pays a fixed dollar amount for each day of a hospital stay lasting 24 hours or more. Benefits are paid until you reach the maximum number of days stated in your policy. Your plan also has a hospital admission benefit, which pays a higher benefit amount for your first day of a hospitalization and is compatible with a health savings account (HSA).

In addition to hospitals, benefits are paid for stays in other eligible facilities. Each facility has its own per-day benefit and calendar-year maximum.

<p>Hospital</p> <p>Examples:</p> <ul style="list-style-type: none">ChildbirthCar accidentsIllnessesInjuries				
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Claim example

Meet Herman

Like most healthy adults, Herman thought the hospital was the last place he'd end up. But this year, he fell seriously ill with COVID-19 and spent five days in the hospital.

Fortunately, Herman has Symetra Hospital Indemnity Insurance, which he purchased through work. It pays a first-day hospital admission benefit followed by a per-day benefit starting on Day Two.

Hospital indemnity insurance removed some of the financial burden of Herman's hospital stay, so he could focus on getting well.



Herman's hospital stay

Plan Summary for:

12628000 University of North Alabama

Hospital Indemnity

Inpatient Hospital Benefits

500 days lifetime maximum unless otherwise noted

Hospital Confinement	\$1,000 first day, \$200 day 2+, 365 incident(s) pp/pcy	\$2,000 first day, \$200 day 2+, 365 incident(s) pp/pcy
Intensive Care Unit	\$1,000 first day, \$500 day 2+, 30 incident(s) pp/pcy	\$2,000 first day, \$500 day 2+, 30 incident(s) pp/pcy

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Description of Benefits for:

12628000 University of North Alabama

Hospital Indemnity Insurance

Inpatient Hospital/Intensive Care Unit First Day

Benefits are paid on the first day of a covered hospital stay (whether that is a regular hospital bed or ICU) of 2
The benefit is paid one time per hospital stay, regardless of whether the insured is moved from the regular bed to ICU
versa.

Inpatient Hospital/Intensive Care Unit Day 2+

Benefits are paid beginning the second day of a covered stay. ICU stays are included with this benefit. Each facility
has a calendar year maximum number of days as selected, per lifetime, unless otherwise noted in the policy. Please
refer to cycle 2021 Stay (Day) 1/02_0 to 08 Files Tot (the) 15/Q2_d 01:98 Ari 3> 5A 00.021idyc 28+9240.032_dTj0C98 Tf10.98<0
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Wellness Screening

This Rider provides a benefit if an Insured incurs an expense as a result of receiving any of the screening tests described in this Rider. There is a specified calendar year maximum number of screening tests for which a benefit will be paid. Please refer to your Plan Summary for details. Included tests:

- Abdominal aortic aneurysm ultrasound
- Blood test for lipids, including total cholesterol, LDL, HDL and triglycerides
- Bone Density screening
- Bone Marrow testing
- Breast mammogram
- Breast Ultrasound
- CA15-8 blood test for breast cancer
- CA125 blood test for ovarian cancer
- Carotid Doppler
- CEA blood test for colon cancer
- Chest X-ray
- Cholesterol blood tests
- Colonoscopy or virtual colonoscopy
- CT angiography
- Electrocardiogram
- Fasting blood glucose test
- Flexible sigmoidoscopies

Hospital Indemnity insurance policies are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. They are designed to provide benefits at a preselected fixed dollar amount. Coverage may be subject to exclusions, limitations, reductions, and termination of benefit provisions. Hospital Indemnity policies are insured by Symetra Life Insurance Company, located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory.

Coverage is provided under generic policy form number SB000500.