

# Intensive Financial Care for Hospital Admissions

Now Guardian offers your clients a new supplemental health plan that softens the financial impact of higher medical plan deductibles and other out-of-pocket costs associated with hospital admissions.

With Guardian Hospital Indemnity, lump-sum benefits are paid directly to an employee admitted to a hospital for a covered sickness or injury. These payments can be used for any purpose, such as meeting everyday expenses, whether medical or non-medical.

## Maximum flexibility

Guardian Hospital Indemnity enables you and your clients to select features that best fit with an employee's current medical plans, other supplemental health plans and budget.

## A Total Solution

With Guardian's comprehensive suite of Accident, Cancer, Critical Illness and now Hospital Indemnity plans, you have a single provider you and your clients can count on for supplemental health benefits.

## Sample benefits for individual or family members admitted for a covered sickness or injury

Benefit	Benefit Amount
Hospital/ICU Admission	\$2,000 per admission 1 per year per insured
Hospital/ICU Confinement*	\$100 per day Up to 15 days per year per insured
Outpatient Surgery*	\$1,000 per day Category 1 surgery (Benefit doubled for Category 2 surgery) 1 per year per insured
Diagnostic Tests*	\$250 per day 1 per year per insured

**The average cost for a hospital stay is \$1,986 per day.\*\***

### Why Guardian Hospital Indemnity?

#### Key features:

- Reduces the financial burden of high deductibles and co-pays
- Pays indemnity benefits directly to employee whether or not charges are covered by the insured's medical plan
- Highly flexible plan design
- Sickness-only coverage option

#### Guardian Hospital Indemnity advantages:

- Available from 2+ lives
- Always guaranteed issue
- Health Savings Account (HSA)- compatible plans available
- Offer on employer- or employee-pay basis
- Portability - same plan design and rates

**Contact your Guardian Group Sales Representative for more information.**

\* Optional benefits available for an additional cost \*\* Kaiser Family Foundation, Hospital Adjusted Expenses per Inpatient Day by Ownership. <http://kff.org/other/state-indicator/expenses-per-inpatient-day-by-ownership> For Agent/Broker Use Only. Not For Use With The General Public. Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides limited hospital insurance only. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form # GP-1-HI-15

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# A Customized Approach to Coverage

Guardian Hospital Indemnity offers a range of benefits that can be chosen and combined to create the best fit with employees' medical plans, other supplemental plans and budget.

Hospital & Intensive Care Unit (ICU) Admission	
Always Included	Pays if a covered person is admitted to a hospital or ICU as a result of a covered sickness or injury
Sample Benefit	<b>Hospital/ICU Admission</b> - \$2,000; 1 admission/person/year
Available Options	<ul style="list-style-type: none"> <li>• \$250-\$10,000 in \$250 increments</li> <li>• 1-2 admissions/person/year</li> <li>• 2, 3 or unlimited admissions/family/year</li> </ul>
Optional Benefits*	Sample Amount Per Benefit Year (other benefit amounts and durations are available)
Hospital/ICU Confinement	\$100; 15 days/person
Ambulance - Air & Ground	\$100 ground & \$500 air; 2 days/person
Diagnostic Tests	\$250; 1 day/person
Doctor's Office Visit	\$25; 3 days/person & 5 days/family
Health Screening	\$50; 1 day/person
Emergency Room (ER) & Urgent Care (UC)	\$150 ER & \$150 UC; 1 day/person
Home Health Care	\$75; 5 days/person
Hospice Care	\$100; 15 days/person per lifetime
Surgery - Inpatient	\$500; 1 day/person
Surgery - Outpatient	\$1,000 Category 1; \$2,000 Category 2; 1 day/person
Outpatient Therapy	\$50; 10 days/person
Rehabilitation Unit Confinement	\$150; 5 days/person
Prescription Drugs	\$10; 5 days/person & 10 days/family
Transportation & Lodging	\$100; 1 day transportation & 30 days lodging
<b>HSA Compatible Plan*</b> (can include these benefit options)	<ul style="list-style-type: none"> <li>• Hospital &amp; ICU Admission</li> <li>• Hospital &amp; ICU Confinement</li> <li>• Rehab Confinement</li> <li>• Health Screenings</li> <li>• Lodging &amp; Transportation</li> </ul>

\*Optional benefits available for an additional cost

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