

Hospital indemnity coverage

Protect your financial well-being



Whether hospital stays are planned, unexpected, long, or short, the costs can add up quickly. Your medical plan may cover some of the costs, but you can expect to pay the rest out of pocket. Protect yourself from these unexpected expenses with hospital indemnity coverage.

How the hospital indemnity plan works

These supplemental health plans provide a lump-sum cash benefit to help with costs that can arise during a hospital stay, which your health plan may not cover. It's extra financial support when you or a covered family member need it most.

You decide how to use the benefits to best support your recovery. Use them to help pay for:

- **Out-of-pocket medical costs**, like your deductible, copays, or coinsurance (your percentage of the costs).
- **Other medical costs**, such as doctor bills, imaging, or rehabilitation.
- **Daily expenses**, like rent, food, transportation, childcare, or help around the house.



IMPORTANT: This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying for the cost of your care: the payment you get isn't based on the size of your medical bill; there might be a limit on how much this policy will pay each year; this policy isn't a substitute for comprehensive health insurance; since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance. **Looking for comprehensive health insurance?** Visit [HealthCare.gov](https://www.healthcare.gov) or call 800-318-2596 (TTY: 855-889-4325) to find health coverage options. To find out if you get health insurance through your job, or a family member's job, contact the employer. **Questions about this policy?** For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

Key plan features

- Covers hospitalization for normal pregnancy from day one with no waiting period, and daily hospital stay for the newborn baby.
- Cash benefit is paid directly to you in a lump-sum payment based on a fixed daily benefit for the number of days you have an inpatient stay.
- No limitations for preexisting conditions.¹
- No medical questions or exams needed to enroll.
- Coverage is available for yourself, your spouse, and dependent children.
- You can take your coverage with you even if you leave your employer.²



Susan's story — An example of hospital indemnity coverage:

Here's how Susan's hospital indemnity coverage supported her after her baby's delivery.³



Connected benefits make things easier for you to file a claim

When you have supplemental health coverage, you will have to submit a claim so you can get paid for your qualifying event, such as a hospital stay due to illness or injury.

If you have a medical plan and hospital indemnity coverage with us, we'll automatically let you know when you may have an eligible claim, based on the medical claims we see filed by your healthcare professionals. Just make sure you've created an account on the **SydneySM** Health mobile app or **anthem.com** and are signed up for email alerts.

¹ Covered accidents or illness must occur after the effective date of coverage.

² Not available in all states; insured will only be able to continue coverage while the policy is in-force with the policyholder, and the insured must pay premium if electing to continue coverage after leaving employer.

³ The people and situation in this example are not real. They're only used to show how the plan works.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association: Anthem is a registered trademark of Anthem Insurance Companies, Inc.