

Hospital Indemnity insurance

Help employees with out-of-pocket medical costs incurred with a hospital stay. Sun Life's Hospital Indemnity plan provides flexible options that make it easy to meet cost and coverage goals. Employees with hospital stays of 10 consecutive days or more receive additional Extended Hospitalization benefits.

Timeline

- July 27, 2020 – Quoting starts
- January 1, 2021 – First effective date
- Inquire about availability for your state

Hospital Indemnity Standard Plan	Low	High	Covered confinements
First Day Hospital – 1 day per year	\$1,000	\$2,000	• Accident and Sickness • Routine Pregnancy • Complications of Pregnancy • Newborn complications • Mental Nervous Disorder • Substance Abuse
Hospital Confinement – Up to 30 days per year	\$100/day	\$200/day	
ICU Confinement – Up to 10 days per year	\$100/day	\$200/day	
Rehabilitation Unit – Up to 60 days per year ¹	\$100/day	\$200/day	
Extended Hospitalization benefit – Pays after 10 days of continuous Hospital/ICU confinement	\$100/day	\$200/day	
Wellness Screening	\$50	\$50	

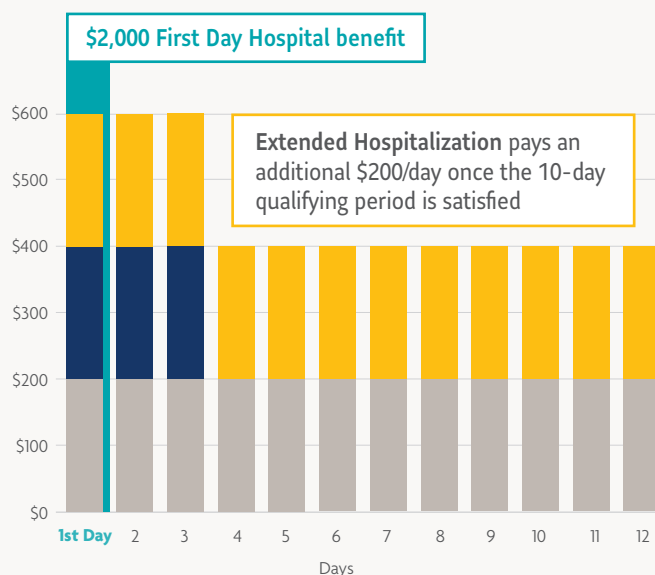
Example 1: High plan with Extended Hospitalization benefit

Scenario: John is in a car accident and requires intensive care and surgery. He is admitted and confined to the hospital for 12 days. He spends 3 days in the ICU before being transferred to a regular room.

With the high plan and the Extended Hospitalization benefit, John's approved claim pays \$7,400 that he can apply toward out-of-pocket medical costs



Benefits add up as hospital days continue



Standard High Plan	Days	Total amount payable
First Day Hospital	1	\$2,000
ICU Confinement	3 (\$200/day)	\$600
Hospital Confinement	12 (\$200/day)	\$2,400
Extended Hospitalization	12 (\$200/day)	+\$2,400

Example 2: Low plan with Extended Hospitalization benefit / Pregnancy and Newborn Complications

Scenario: Mary delivers her baby via C-section. She spends three days in the hospital. Her baby spends ten days in the neonatal intensive care unit (NICU).

With the low plan and the Extended Hospitalization benefit, Mary's approved claim results in \$5,300 that she can apply toward out-of-pocket medical costs



\$2,000 First Day Confinement benefits • \$1,000 for Mom (pregnancy) • \$1,000 for Baby due to NICU stay	+	\$2,300 Hospital and NICU benefits Hospital Confinement • \$100/day for Mom (3 days) and Baby (10 days) NICU • \$100/day for Baby (10 days)	+	\$1,000 Extended Hospitalization benefits • \$100/day for Baby (10 days)
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Cumulative example is for illustrative purposes only. Actual results will depend upon plan design elected.

Coverage details

- Benefits are payable when a person is continuously confined for 20 or more hours
- Date of confinement must occur within 365 days of a covered accident
- Plans may include a pregnancy waiting period or pre-existing conditions limitation
- For groups with fewer than 26 employees, either low or high plan is offered and a pre-existing conditions limitation applies

Easy to offer

- Available to all employees that work a minimum of 20 hours per week
- Requires only 5 employees to enroll
- Rates available for Employee, Employee + spouse, Employee + child, or Family
- Guaranteed issue
- 36-month rate guarantee
- Portability/Continuation, subject to state availability
- Cash benefits may be used however the employee wants
- Pair Hospital Indemnity with any of Sun Life's suite of Supplemental Health coverages, including Critical Illness, Cancer, and Accident.

Call your Sun Life Employee Benefits Representative to learn more about Sun Life's benefits, virtual enrollment solutions and Maxwell Health.

1. Rehabilitation Unit confinement benefits are not payable on the same day as Hospital or ICU confinement benefits, and are not eligible for the Extended Hospitalization benefit.

This is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance. It is not a Medicare Supplement policy. The certificate has exclusions, limitations, and benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. The policy, certificate and any rider, if applicable, may not be available in all states and may vary based on state laws and regulations.

Group Hospital Indemnity Insurance is underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under Policy Form Series 15-GP-01, 20-HI-C-01, 20-HI-PORT-C-01 in certain states. Not available in New York.

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