

**So important.
So easy to enroll.**

Voluntary Hospital Indemnity Insurance



Great news! Your employer is offering you the opportunity to purchase hospital indemnity insurance at group rates from Reliance Standard, a trusted benefits carrier in business for over a century.

No one likes to think about the possibility of a hospitalization, but the very likelihood is inescapable. Think about it: Have you or anyone in your family ever had an accident that resulted in a hospital visit? When was the last time you spent the night in a hospital bed? If you're like most Americans, it wasn't too long ago.

Medical insurance offsets most of the treatment costs for injuries or illness that result in hospital admission. But what about the potential for high out of pocket costs, including meeting a high deductible? The average cost of a one-day hospital admission is over \$2,000, and depending on the plan design of your medical insurance, some of that financial burden may land on you, the patient.

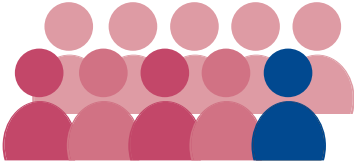
Hospital indemnity insurance provides a hedge against this possibility, paying a fixed, lump-sum daily benefit to help cover expenses resulting from a covered hospitalization. The benefit is paid directly to you. The benefit schedule specifies payment amounts for events such as hospital admission, room and board, critical care unit admission, an annual preventive care screening, etc.

“I already have medical insurance for those things.”

Medical insurance is a necessity to cover treatment costs for a hospitalization. However, with the prevalence of high deductible plans, there can be a very large financial burden on the insured before the medical policy will defray the cost of a serious medical event.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com



one in ten
Americans were admitted
to a hospital in 2014.

“OK, so I have to go to the hospital in the future. It’s not a big deal.”

In 2014, about 1 out of every 10 Americans suffered injury or illness that resulted in admission to a hospital. The economic impact of these hospitalizations averaged about \$2,000 per incident for just the first day. These are costs that every individual and household pays for whether directly out of pocket, or through higher prices for services and/or medical insurance premiums.

— Kaiser Family Foundation, 2016

Voluntary benefits. So important.

But treatment costs are only one piece of the financial puzzle when someone is hospitalized. Lost wages and increased household expenses, paired with the leftover costs medical insurance doesn’t cover, such as co-pays and deductibles, can mean bills piling up just when you’re least able to keep up with them.

“I don’t see the value in another insurance policy.”

Think about this: You buy life insurance in the event you die. You buy disability insurance in the event you can’t work for a period of time because of an illness or injury. But you buy medical insurance because you’re pretty sure you’re going to need it! Hospital indemnity insurance is like that: the odds are good you or someone in your family is going to suffer a hospitalization. And you can purchase coverage for you, you and your spouse, or your entire family.

“What if I don’t get approved?”

Actually, you cannot be turned down for this insurance if you are an eligible employee—coverage is guaranteed—and there is no medical underwriting.

“Why Reliance Standard?”

You are buying Hospital Indemnity Insurance from Reliance Standard Life Insurance Company, a leading national benefits carrier in business for over a century.

“What do I do now?”

If you agree that you and your loved ones can benefit from this important coverage, it is easy to get started. Simply review the accompanying materials that provide more detail about the plan which includes a description of benefits, exclusions and limitations, and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

Overlying major medical plan required for California residents. This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer’s Human Resources benefit manager. There is a detailed description of the plan’s provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Hospital indemnity coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-9497-0613, et al. Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

RS-2519 (9/16)