



# Your financial safety net during hospital stays

## Support when you need it most

Being admitted to the hospital can be expensive. The average cost of an overnight hospital stay is around \$11,700.<sup>1</sup> And while medical insurance may cover a portion of the bill, it most likely won't cover all the associated out-of-pocket expenses, such as transportation or childcare. That's where hospital indemnity insurance can help, so you can focus on your recovery while protecting your savings.

### Who is it for?

- High deductible or HMO health plan participants
- Those seeking additional financial support when hospitalized
- Anyone wanting to safeguard their savings from unexpected expenses

### What does it cover?

- If you are admitted to a hospital, this medical coverage pays you regardless of any other coverage you may have.<sup>2</sup>
- It can help pay for out-of-pocket costs associated with being hospitalized, such as high deductibles and copays, travel to and from the hospital for treatment or child care while recovering.
- Cash payments are made directly to you and can be used for any purpose.

### Why should I consider it?

- No deductibles, copays or coinsurance requirements
- No health or medical questions to answer
- Take the coverage with you if you change jobs or retire



### Did you know?

Fewer than **4 in 10** US adults could afford an unexpected \$1,000+ emergency room visit.<sup>3</sup>



### Here's an example of how it works

Kevin became ill and was admitted to the hospital. He had emergency surgery and was there for two days while recovering. His hospital indemnity insurance paid him a cash benefit which helped offset co-pays and other expenses not covered by his medical plan.

### Watch a video

Scan the code to learn more.



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<sup>1</sup> PeopleKeep's "Insuring Your Future: How much does a hospital stay really cost you?" Updated March 3, 2021 <https://www.peoplekeep.com/blog/infographic-how-much-does-a-hospital-stay-cost>. <sup>2</sup> For an illness or injury covered by your plan. <sup>3</sup> Bankrate's January 2021 Financial Security Index <https://www.bankrate.com/banking/savings/financial-security-january-2021/>. Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Guardian is a registered trademark of The Guardian Life Insurance Company of America. ©Copyright 2022 The Guardian Life Insurance Company of America. This advertising content is not currently intended for anyone in the state of New Mexico. Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.