

Guardian® Hospital Indemnity

Reduce your employees' out-of-pocket costs for hospital admissions

High deductibles and copays for hospital stays can be tough for your employees to manage. Guardian Hospital Indemnity is a supplemental health insurance plan that can help bridge the gap between your employees' health coverage and their out-of-pocket costs when an illness or injury leads to the hospital. Give your employees and their families an extra level of security and financial confidence by offering Hospital Indemnity options.

Advantages of Hospital Indemnity:

- Reduces the financial burden of high out-of-pocket costs associated with hospital stays
- Pays indemnity benefits directly to employee regardless of whether charges are covered by the employee's medical plan
- Plans are always guaranteed issue and HSA-compatible plans are available

Sample benefits

For an individual or family member admitted for a covered illness 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 for Category 1 surgery \$2,000 per day for Category 2 surgery 1 per year per insured
Diagnostic Tests*	\$250 per day 1 per year per insured

* 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>

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Pennsylvania regulations require appropriate licenses and carrier appointment prior to soliciting carrier products. Contact Guardian Customer Service at 800-627-4200, Mon. – Fri., 7 a.m. – 8 p.m. EST to validate appointments or obtain appointment materials.



Did you know?

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

(This figure does not include major procedures, ambulance fees, or other charges.)

Why Guardian Hospital Indemnity?

Key features:

- Highly flexible plan design
- Offer on employer- or employee-pay basis
- Portability — an employee can take this insurance with them if they leave their job

Customize your coverage

When you offer Hospital Indemnity, you get a range of benefits that can be chosen and combined to create the best fit with your employees' medical plans (including HSA plans), other supplemental plans, and budget.

Contact your broker or Independence Blue Cross account executive for a quote.

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	Hospital/ICU Admission-\$2,000; 1 admission per person/year
Available Options	<ul style="list-style-type: none"> • \$250-\$10,000 in \$250 increments • 1-2 admissions per person/year • 2, 3, or unlimited admissions per family/year

Optional Benefits*

Sample amount per benefit year
(other benefit amounts and durations are available)

Hospital/ICU Confinement	\$100; 15 days per 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
HSA Compatible Plan* (can include these benefit options)	<ul style="list-style-type: none"> • Hospital & ICU Admission • Hospital & ICU Confinement • Rehab Confinement • Health Screenings • Lodging & Transportation

* Optional benefits available for an additional cost

