



Help protect yourself from the high costs of hospital care.

Even with health insurance, a hospital stay can mean big out-of-pocket costs and stress, especially if you have a high deductible health plan. If you receive covered hospital care and submit a claim, the Hospital Indemnity Protection Plan will pay you directly — in a single payment (lump sum). Use the money any way you choose. This plan gives you the extra financial help you need so you can focus on feeling better.

Get a direct payment after hospital care.

Covered hospital expenses include:

- Hospital admission
- Hospital confinement
- Intensive Care Unit (ICU) admission
- ICU confinement

For coverage details, see your official benefit plan documents.

Use the money any way you choose.

Use your payments for:

- Health plan deductible and other costs such as medications, rehabilitation and transportation.
- Bills and living expenses.
- Growing your savings account, even a health savings account (HSA).

Enjoy an easier experience.

There is no deductible to meet to receive your payment:

- Simply submit a claim form with copies of your receipts for covered items.
- Call a claim specialist if you need help.



Do you have a high deductible health plan?

Use the money to help pay your deductible or save it in a health savings account (HSA).



How the Hospital Indemnity plan added up to a big relief for Matt.*

Matt had an accident and suffered head and shoulder injuries. He was taken to the hospital and admitted into the Intensive Care Unit (ICU).

Matt's plan will pay:

\$165

Hospital Admission (1 day)

Matt's injuries required admission in the Intensive Care Unit (ICU) for his head trauma.

\$165

ICU Admission (1 day)

He spent two additional days in ICU for treatment and observation.

\$330

ICU Confinement (2 days)

Matt's shoulder ligaments required surgery. He was moved to a hospital room for recovery and released.

\$660

Hospital Confinement (4 days)

Matt's plan paid him \$1,320
after he submitted his Hospital Indemnity claim.

Enroll now.

Consider the financial protection you'll gain by enrolling in the Hospital Indemnity Protection Plan from Unimerica Life Insurance Company of New York.

* This is an example. Amounts may differ depending on the plan offered by your employer.

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your Unimerica Life Insurance Company of New York sales representative.

Hospital Indemnity Protection Plan is provided by Unimerica Life Insurance Company of New York. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.

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**Unimerica Life Insurance
Company of New York**