



GROUP BENEFIT
SOLUTIONS

Hospital Indemnity With Health Screening Educational Video

Onscreen Text:

Hospital Indemnity. An extra layer of support in times of need.

Scene Description:

Animated visuals representing scenarios related to a hospital stay, managing expenses, and recovery.

Voiceover:

When you're in the hospital, the last thing you need to worry about is how much it's going to cost. Even if it's a welcome event like having a baby, the expense that you could end up with isn't always so welcome. In fact, the average hospital stay costs nearly \$13,000, and chances are your health insurance isn't going to cover it all.

Onscreen Text:

Average cost of a hospital stay in 2023: \$12,974.

Disclaimer:

Typical US Hospital Stay Costs 384 Hours of Work With Average Earnings”, ValuePenguin by Lending Tree, October 16, 2023

Voiceover:

The good news is that your employer now offers hospital indemnity insurance from New York Life Group Benefits Solutions. Even better, there's no need to answer complex health questions or pass a medical exam to qualify for coverage. Plus, if you leave your job, you can take this insurance with you.

Hospital indemnity insurance may sound complex, but in fact it's easy and simple. Here's how it works. If you're admitted to the hospital, your coverage will pay you a benefit for being admitted, plus a set amount for every day you're there. You may also receive payments for covered treatment and procedures like X-rays, surgery, or follow up visits. It's that easy.

And you decide how to use your payments. It doesn't have to be for just costs associated with your medical care. You can use your benefit payout for things like everyday expenses or monthly bills, child care or pet care and boarding. Once enrolled in hospital indemnity insurance, you'll have access to a health screening benefit, which pays you a flat amount for common routine health exams.

Onscreen Text:

For some plans, the health screening benefit is called the health screening incentive.

Voiceover:

There are numerous potential screenings, such as your annual physical, mammograms, dental exams, immunizations and more.

The money can be used anywhere you like, but could help offset some of your out-of-pocket costs for medical care and other expenses.

If you find yourself in the hospital, we've got you covered. Let us help reduce your financial stress so you can focus on what matters most, getting healthy and back home where you belong.

Be on the lookout for additional information and plan details from your employer. Hospital indemnity insurance designed for you. It's just one more way we're putting benefits to work for people.

Disclaimer:

Hospital Indemnity Insurance is a limited benefit policy. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. New York Life Group Benefit Solutions' Hospital Indemnity Insurance is underwritten by New York Life Insurance and Annuity Corporation, a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Hospital Indemnity: GBS-HI-1000.00.

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