

Hospital Indemnity

Administered by Symetra

Hospital indemnity insurance is a supplemental insurance that provides employees with financial protection during a hospitalization. It offers a fixed cash benefit for each day of hospitalization, covering expenses not fully covered by primary health insurance. This benefit can be used for deductibles, co-pays, transportation, and non-medical costs. Unlike traditional health insurance, hospital indemnity insurance does not require meeting a deductible or co-pay before receiving benefits. It is particularly beneficial for employees with high-deductible health plans or those expecting significant medical expenses.

The premium rates are as follows:

<i>Voluntary Benefit 100% Employee Paid</i>	Monthly Employee Cost
Employee	\$10.45
Employee + Spouse	\$22.28
Employee + Child(ren)	\$17.13
Family	\$31.01

Inpatient Hospital Benefits	
500 days lifetime maximum unless otherwise noted	
Hospital Confinement	\$1,000 first day, \$100 day 2+, 365 incident(s) per person, per calendar year
Intensive Care Unit	\$1,000 first day, \$400 day 2+, 30 incident(s) per person, per calendar year
Substance Abuse Facility	\$100 per day, 30 day(s) per person, per calendar year
Mental Health Facility	\$100 per day, 30 day(s) per person, per calendar year
Nursing Facility This benefit is paid only if following a covered hospital stay of at least three consecutive days	\$100 per day, 30 day(s) per person, per calendar year
Pregnancy Limitation Period	None
Plan is HSA compatible	Yes

For more information and a full summary of this benefit, please visit <https://britehr.app/willmarindependentschool/1>