



Zurich Hospital Indemnity Insurance

Because health insurance doesn't cover all the costs of a hospitalization



Hospital stays can be expensive. Out-of-pocket medical expenses, loss of income and recovery costs can add up. As patients shoulder a greater share of healthcare costs, Hospital Indemnity Insurance can help individuals manage out-of-pocket medical expenses without relying on their savings.

How we deliver...

Zurich's underwriters:

- Listen to understand the specific needs of each organization.
- Customize group-priced benefit solutions.
- Simplify the administration of your program.

We provide:

- Flexible plans that can be customized for the specific needs of each organization
- The capability to work within a wide range of benefits administration platforms, whether utilizing our seamless online enrollment and administration platform or one managed by a broker or vendor.
- A dedicated support team for coordination of plan development, marketing, administration onboarding, and program management.

At Zurich, our customers' needs remain at the heart of everything we do.

Zurich's Hospital Indemnity Insurance can help by paying a fixed benefit for hospitalization due to a covered accident or sickness. Plans can also include benefits for doctor office visits, emergency room treatments, and much more.

Plus, our plans may be compatible with high-deductible insurance plans and health savings accounts.

Key features:



- Coverage provides a flat amount paid to a covered individual who is admitted to a hospital for an illness or accident.
- Coverage options and enhancements include family plans, broad limits and additional benefits* for emergency care, intensive care, continuous care and more.
- Benefits are paid directly to the insured individual, who can use the benefit however they wish. It can help with out-of-pocket medical expenses, bills, or lost income if the insured person can not work due to an accident or sickness putting the priority back on their recovery.
- Guaranteed acceptance is our preferred underwriting approach.
- Coverage can be layered with other Zurich Supplemental Benefits, including Critical Illness Insurance and Group Personal Accident coverage.



Related offerings

- Customizable accident coverages that include group personal accident and accidental death and dismemberment (basic and voluntary AD&D).
- Critical Illness Insurance, which provides benefits related to cancer, heart attack and other conditions and illnesses outlined in the policy.
- Business travel accident and other travel solutions, including Zurich Travel Assist™ services.
- Specialty health solutions ... and more.
- Zurich's Hospital Indemnity Insurance plan is also available for Affinity Groups.

* Some optional enhancements may not be compatible with high-deductible health plans involving a tax-advantaged health savings account (HSA).

To learn more about Zurich Hospital Indemnity Insurance, contact your broker or Zurich representative today, or visit us online at www.zurichna.com/insurance/accident.

Zurich

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All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination.

Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. Coverage terminates at age 65. This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

This is intended as a general description of certain type of insurance available to qualified customers, provided solely for informational purposes. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern.

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