

Hospital Indemnity Insurance

Preparing for the Cost of a Hospital Stay Can Help You Feel Better



Medical insurance is important, but it may not cover all your bills and out-of-pocket costs, especially when you have a hospital stay — planned or unplanned.

This coverage from Standard Insurance Company (The Standard) can help protect your finances and your peace of mind.



Here's how
Hospital Indemnity
insurance works:

1 You're admitted to the hospital.

Your health insurance covers many costs of your stay and treatment. But you still have a lot of expenses, including deductibles, copays and other costs you couldn't predict.

2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

3 You focus on recovering.

With The Standard helping you handle the costs of your hospital stay, you get to concentrate on what matters most — your health.

Key benefits:

- **Pays you directly** — so you can decide what to spend the cash on
- **Covers hospitalization** due to pregnancy, injury and illness — including COVID-19 or a mental health condition

Sign up for Hospital Indemnity insurance during your enrollment period.

Questions?

Call the Blue Valley Benefits Help Center at 844.239.0434 or visit bvschoolsbenefits.com.

Choose From 2 Levels of Hospital Indemnity Coverage

Hospital Indemnity insurance pays you a benefit for every day you're in the hospital — up to the plan maximum. Use the chart below to compare your coverage options.

	AVAILABLE OPTIONS	
	LOW	HIGH
BENEFITS		
Daily Hospital Confinement	\$250	\$350
Number of Covered Days	31 days	31 days
Hospital Admission ¹ (Once per calendar year)	\$1,000	\$2,000

¹ This benefit pays in addition to the Daily Hospital Confinement Benefit.

Insurance in Action

Pregnancy*

Brooke's pregnancy took an unexpected turn when doctors had to deliver her baby by C-section. Brooke needed extra time in the hospital to recover.

Brooke's **Hospital Indemnity insurance** benefit helped meet her deductible. And that helped protect her budget for diapers, clothing and other items for her new baby.

Brooke used her Hospital Indemnity plan benefit to help cover:

- **Hospital admission**
- **Three-day hospital stay**

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*Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

This is a limited benefit policy. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated.

The inclusion of a hospital admission and/or CCU admission benefits in a Hospital Indemnity plan may not be compatible with an HSA. Consult your own tax advisor for advice.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.