

THIS IS A FIXED INDEMNITY POLICY, NOT HEALTH INSURANCE



This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call **800-318-2596** (TTY: 855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under Insurance Departments.
- If you have this policy through your job or a family member's job, contact the employer.

Visit [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits) for more information.



YOU CAN'T ALWAYS PREDICT, BUT YOU CAN PLAN.



HOSPITAL CASH BENEFITS

Hospital Indemnity insurance, which we call Hospital Cash Benefits, provides financial support for each day you or your dependent stays in the hospital.

How Could These Benefits Help Me?

You've worked hard to build a life that matters to you. The financial impact of a hospital stay, planned or not, can upend that hard work without the right protections in place.

Yes, health insurance will help cover your medical costs. But these benefits help provide an additional layer of financial protection with a cash benefit in the event of a hospital stay, like after childbirth or during recovery from surgery. You can use the cash for anything, including:



Medical
Deductibles



Housing



In-home help



Groceries

You can't always predict a hospital stay, but you can plan for it. Whether an unexpected accident or a planned event, like childbirth, requires you to stay in the hospital for an extended period—you don't have to face it without a financial safety net.



BENEFITS IN ACTION

IS THIS COVERAGE FOR ME? >

Watch a short video to help you decide.
[TheHartford.com/bia/hospital](https://www.TheHartford.com/bia/hospital)

Visit [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits) for more information.



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THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

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