



CHICAGO
TEACHERS
UNION



UNITED
SCHOOLS
ASSOCIATES

Assurity

Group Hospital Indemnity Insurance

Voluntary coverage to help protect against costly hospital bills

Even with great major medical coverage, a hospital stay can mean serious financial obstacles. **The average hospital stay is over 4.5 days and the average hospital bill is \$11,259.¹**

With medical costs rising, Assurity can help by paying benefits starting at admission for each day of hospital confinement (as a resident inpatient) — reducing out-of-pocket costs related to unexpected hospital expenses. Employees can use benefit payments to cover medical expenses, supplement lost income, or to pay for groceries, bills or whatever they want.



\$11,259
the average
hospital bill¹

Advantages of Group Hospital Indemnity Insurance

- Helps cover out-of-pocket expenses associated with a hospital stay
- Guaranteed issue – no medical exams or tests to qualify
- Benefits paid directly to insured person
- Flexible plans can fit into a variety of budgets
- No networks, see any doctor
- No deductibles, copays or coinsurance

How it Works

1

Go to Hospital

You're admitted as a resident inpatient and receive diagnostic exams and X-rays covered by your plan

2

Submit a Claim

You're released from the hospital and you submit a claim to Assurity

3

Get Paid

Assurity pays benefits directly to you based on the coverage selected

1. Source: Agency for Healthcare Research and Quality (AHRQ). Healthcare Cost and Utilization Project (HCUP), National (Nationwide) Inpatient Samples (NIS) 2006-2015 (all available data as of 11/20/2017)