46711250

Underwritten by
Mutual of Omaha Insurance Company

Hospital Indemnity Insurance

When Hospitalized, Expenses Can Add Up Quickly

When admitted or confined to the hospital not only can it be stressful, but expenses can add up quick and can catch you off guard. With a hospital indemnity insurance policy from United of Omaha Life Insurance Company, you can be better prepared to handle the accompanying medical expenses and daily living expenses.

Hospital indemnity insurance pays a fixed dollar benefit amount when you or an insured dependent are admitted or confined to a hospital. Because hospital indemnity insurance is supplemental and not major medical insurance, it works in addition to other insurance you may have. The cash benefit can be used to:

- Help pay for services your other insurance plans may not cover
- Help you pay for deductibles and copays
- Supplement your daily living expenses
- Cover your lost income from unpaid time off

How Much Hospital indemnity Insurance Is Enough?

Hospital admission and confinement usually involve non-covered medical expenses such as deductibles, copays, medical supplies, prescriptions and more.

Why Mutual of Omaha Insurance Company?

We consistently earn high ratings from leading independent rating agencies. The company holds an A+ (Superior)* rating from A.M. Best Company. The Superior rating is the second highest of 16 ratings and reflects the organization's ability to meet the financial obligations of its policyholders.

As of 04/22

The information describes some of the features of your group hospital indemnity plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, and limitations. Should there be any discrepancy between the certificate booklet and this document, the certificate booklet will prevail. Hospital indemnity coverage is not major medical insurance.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.
The IRS limits the types of supplemental insurance that an individual who participates in a Health Savings Account (HSA) may have, while still maintaining the tax-exempt status of HSA contributions. The IRS allows additional insurance that provides benefits for "a fixed amount per day (or other period) of hospitalization." Anyone who has or plans to open an HSA, should consult tax and legal advisors to determine which supplemental benefits may be purchased by employees with an HSA.

Hospital Indemnity insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. Mutual of Omaha Insurance Company is licensed in New York. Policy form number G2018MP NY. Some exclusions, limitations and restrictions may apply and may not be available in all states.

608799_Mutual