

Hospital Indemnity Insurance

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



Pasco County Schools

Providing a world-class education for all students

Kurt S. Browning, Superintendent of Schools

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

Choose Hospital Indemnity insurance during your enrollment period or contact your human resources representative.

Here's what it covers:*

Hospital Indemnity insurance pays you a benefit for every day you're in the hospital — up to the plan maximum. It also includes the benefits shown in the chart, based on level of coverage.

	 ENHANCED	 PREMIER
Hospital Benefits		
Daily Hospital Confinement (per confinement)	\$150/day up to 31 days	\$200/day up to 31 days
Hospital Admission (once per calendar year)	\$1,000	\$1,500
Daily Critical Care Confinement (pays in addition to the hospital confinement benefit; per confinement)	\$100/day up to 31 days	\$100/day up to 31 days
Critical Care Admission (once per calendar year; pays in addition to the hospital confinement benefit)	\$500	\$500
Emergency Care Benefits		
Air Ambulance (once per calendar year)	N/A	\$500
Ground Ambulance (once per calendar year)	\$100	\$300
Emergency Room (once per calendar year)	\$100	\$100
Urgent Care (per calendar year)	\$50 up to 3	\$50 up to 4
Outpatient X-Ray and Lab (per calendar year)	\$25 up to 1	\$50 up to 1
Surgical Benefits		
Inpatient Surgery (per calendar year)	\$500 up to 1	\$500 up to 2
Inpatient Surgical Anesthesia	25% of surgery benefit	25% of surgery benefit
Follow-Up Care		
Follow-Up Care (per calendar year)	\$25 up to 2	\$25 up to 4
Hearing Device (one per lifetime)	\$1,000	\$1,500
Skilled Nursing Facility (per confinement)	\$50/day up to 15 days	\$50/day up to 30 days
Rehabilitation Facility (per confinement)	N/A	\$50/day up to 15 days
Health Maintenance Screening Benefit	\$50	\$100

Standard Insurance Company | 1100 SW Sixth Avenue, Portland OR 97204 | standard.com/hospital

* This chart is only a partial listing of benefits offered. If benefit requirements are met, benefits are paid once per covered loss unless otherwise noted. 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 amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.

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.

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