

**The Resolutions Hospital Indemnity Base Plan provides benefits for the following:**

- **Ambulance Benefit:** Pays 50% of Daily Hospital Confinement Benefit when a Covered Person requires ground or air ambulance transportation to or from a Hospital. The benefit is also payable when the Covered Person is transported directly from a Hospital to a Rehabilitation Facility.
- **Hospital Admission Benefit:** Pays \$500 per Benefit Period when a Covered Person is admitted to and confined to a Hospital for at least one day.
- **Hospital Confinement Benefit:** When a Covered Person is confined to a hospital for a covered injury or sickness, the **Resolutions Hospital Indemnity Plan** will pay the \$100 Hospital Confinement Benefit amount for each day of confinement, up to a maximum of 365 days. The Hospital Confinement Benefit will not be paid for any day or portion of a day for which the Intensive Care Unit Benefit is paid.
- **Intensive Care Benefit:** Pays two times the Hospital Confinement Benefit amount when a Covered Person is confined in an Intensive Care Unit up to a maximum of 30 days for any one Hospital Stay. Benefits will not be paid for any day or portion of a day for which the Hospital Confinement Benefit is paid.
- **Same Day Surgery Facility Benefit:** Pays the same daily benefit selected for Hospital Confinement when a Covered Person requires the use of a Same Day Surgery Facility.
- **Rehabilitation Facility Confinement:** When a Covered Person is admitted to a Rehabilitation Facility immediately following a covered Hospital Confinement of at least one day, the plan will pay 75% of the Daily Hospital Confinement Benefit. The benefit amount will be paid for each day the Covered Person remains in the Rehabilitation Facility for up to 15 days per calendar year.

**The Resolutions Hospital Indemnity Plan also offers the following optional benefits:**

- **Hospital Admission Benefit:** Additional \$500 per Benefit Period when a Covered Person is admitted to and confined to a hospital for at least one day.
- **Hospital Confinement Benefit:**
  - Ages 0-64:** Additional \$100-\$400 per day (in \$100 increments)
  - Ages 65+:** Additional \$100 per day



Mailing Address:  
P.O. Box 696870  
San Antonio, Texas 78269

**888.290.1085**

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# Resolutions

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HOSPITAL INDEMNITY  
INSURANCE



Limited Benefit  
Hospital Coverage

**Standard Life and Accident  
Insurance Company**

HIPB10

Each year, millions of Americans are hospitalized due to illness or accident. Whether the stay is short or extended, many patients leave with huge bills that are not paid by their primary insurance plans.

According to PricewaterhouseCoopers, a breakdown of healthcare dollar expenses shows that the largest expense, 35 cents of every health insurance dollar, was spent on hospital services.<sup>1</sup> In 2008, out-of-pocket hospital care expenditures were \$21.1 billion.<sup>2</sup>

**These out-of-pocket expenditures can include:**

- Coinsurance and policy deductibles
- Certain drugs
- Private room charges
- TV in the room
- Private-duty nursing
- Tissues and slippers
- Radiology charges for reading x-rays
- Emergency Room charges
- Specialists and consultants
- Other service providers not in your health insurance plan

**Yes, hospital stays are expensive. According to statistics, an average inpatient hospital stay costs approximately \$5,200.00 per day.<sup>3</sup> While many people have primary insurance plans which can include some hospital coverage, these plans generally do not cover 100% of the expenses incurred.**



The **Resolutions Hospital Indemnity Plan** is designed to help alleviate some of the financial impact hospitalization may bring. The plan will pay a daily benefit during a hospital confinement *in addition* to any payments made by a primary insurance plan.

Typically, primary insurance plans can cover such things as hospital room and board, diagnostic X-rays, the physician's non-surgical services performed in the hospital, surgery and certain lab tests. However, there are also a host of other expenses not covered under primary insurance which can quickly add up, and many people could suffer financial hardship if left with the full responsibility of paying these out-of-pocket costs.

There is a wide range of uncovered costs, both medical and non-medical, that may be incurred during a hospital confinement. Chief among these are coinsurance and deductibles, expenses for travel, such as parking, gas or airfare, lodging, restaurants, long-distance and cell phone calls, childcare, pet care and housekeeping.

At Standard Life and Accident Insurance Company, we understand that hospitalization is stressful enough without the worry about bills. That is why we have introduced the **Resolutions Hospital Indemnity Plan**. Designed to help alleviate some of the financial impact hospitalization may bring, the **Resolutions Hospital Indemnity Plan** will pay a daily benefit during a hospital confinement in addition to any payments made by a primary insurance plan.

The **Resolutions Hospital Indemnity Plan**, gives you the freedom to choose the benefit amount that best suits your situation and, once a claim is paid, you may spend the money anyway you see fit. The money could be used to offset unreimbursed medical bills, pay for miscellaneous non-medical expenses associated with a hospital stay or supplement daily living expenses.

Unforeseen expenses associated with hospitalization can seriously impact a family's financial bottom line. A little planning today can be a great benefit in a time of need. For added protection against uncovered expenses, consider the Standard Life **Resolutions Hospital Indemnity Plan** today.

*Policy Form SLA-HI-10 availability varies by state. The foregoing is neither a contract, nor an offer to contract, but is only a general description of benefits available under a policy providing the benefits outlined. The exact provisions, terms and conditions including limitations and exclusions are set forth in detail in any such policy as may be issued. Sample certificates and/or policies are available through your agent.*

<sup>1</sup> <http://www.ahip.org>, PricewaterhouseCoopers Cost Study 2008

<sup>2</sup> Bureau of Labor Statistics, Consumer Out-of-Pocket Health Care Expenditures in 2008

<sup>3</sup> <http://www.beckershospitalreview.com>, Top 10 Highest Average Charges for an Inpatient Hospital Stay by Principal Diagnosis

