

Hospital indemnity insurance helps you focus on healing

Hospital stays aren't just stressful – they're expensive. Between co-pays, lost income and unexpected bills, even short hospital visits can create financial challenges.

Securian's group hospital indemnity insurance gives you direct cash payments when you're hospitalized, whether it's planned or unplanned. No waiting games or spending restrictions – just real support, when and where you need it.

Why it matters:

A trip to the hospital can come out of nowhere, and the financial impact is often bigger than you'd expect.



Nearly 34 million Americans are hospitalized each year, and the expenses add up fast¹



The average cost for one night in the hospital is **more than \$3,000²**

Why it works for you:

- Provides additional financial support for planned and unplanned hospital visits beyond what health insurance covers
- This coverage puts money directly in your hands. You decide how to use it: bills, groceries, rent, child care or everyday essentials.
- Ability to submit labor and delivery claim ahead of hospital stay at 36 weeks pregnant and be paid
- You may be eligible for multiple payments during a covered hospital stay
- A health and wellness cash benefit may be available to you when you complete your annual exam or other eligible health screening



Financial assistance has helped me and my family concentrate on our health recovery instead of being worried about the burden of medical bills.

– A large technology client of Securian Financial



What it could look like for you:



Javier elects coverage through his employer.



After coverage becomes **effective**, he takes a fall while doing yard work and ends up spending two nights in the hospital.



Javier submits a claim and receives a cash payment from Securian.



Javier uses the money to cover groceries and hires help around the house while he recovers.

Filing a claim is easy

1

Go to [securian.com/benefits](https://www.securian.com/benefits)

2

Select "Employer" → "Start a new claim"

3

Answer all questions to the best of your ability

Learn more:

See how hospital indemnity insurance can give you peace of mind by watching a short video: [LifeBenefits.com/videos/HI](https://www.LifeBenefits.com/videos/HI)

1. Hospital insurance, United Healthcare. Jul 2025.

2. Hartwick, Preston. A Night To Remember: The Staggering Costs of a Single Hospital Stay Revealed, Yahoo Finance, May 2024.

Note: Testimonials are from 2024 Promoter comments and have been authorized with the selection of "You may use my survey comments as a testimonial to publicize the value of Securian Financial."

This policy provides limited benefits. This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Product availability and features may vary by state.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage.

Group hospital indemnity insurance is underwritten by Securian Life Insurance Company, a New York authorized insurer that is headquartered in St. Paul, MN. Product availability and features may vary by state.

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