



## Get help covering what health insurance doesn't.

**Rising health costs require layers of protection.** The average cost for a hospital stay is \$3,025 per day.<sup>1</sup>

### How do Supplemental Health benefits<sup>2</sup> maximize my coverage?

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Supplemental Health benefits can offer additional financial protection compared to health insurance alone. Each coverage pays cash benefits that can be used however you see fit. Pay for your unexpected medical bills, groceries or childcare and ease the financial burden on you and your loved ones when you need it most.

### A complement to health insurance.

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Health insurance is key to keeping your healthcare affordable, but what about non-healthcare expenses that arise when you're sick or injured?

The cash benefits provided by Supplemental Health are independent from coverage provided by health insurance. That means **you can use them in addition to your health insurance coverage** to pay for medical expenses that may not be covered or for other everyday expenses.

You can use the cash benefits toward your health insurance deductibles or copays, allowing you more financial flexibility when you're sick or injured.

### Supplemental Health benefits in action.

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Let's take a look at an example<sup>3</sup> of how Supplemental Health benefits can help cover out-of-pocket costs that health insurance may not cover.

After an accident put her in the hospital overnight, Amy was concerned about paying her medical bills and managing her regular expenses.

Luckily, Amy has Accident insurance and Hospital Indemnity insurance coverage, meaning she received two separate cash benefits to use however she chooses.

She can put the cash toward remaining medical bills or any other costs that come with her hospital stay.

## Supplemental Health benefits help you fill the gaps left by health insurance after an illness or accident.

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Your health insurance plan is there for you when you get sick or injured, but sometimes deductibles mean you still have to pay out of pocket. You can maximize coverage by enrolling in Supplemental Health benefits, which include:

- Hospital Indemnity insurance, which we call **Hospital Cash Benefits**
- Critical Illness<sup>4</sup> insurance, which we call **Critical Illness Benefits**, and
- Accident insurance, which we call **Accidental Injury Benefits**

These coverages provide a cash benefit for hospital stays, covered illnesses and accidents.

Visit [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits) for more information.



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<sup>1</sup> Kaiser Family Foundation, 2022. Adjusted expenses per inpatient day include expenses incurred for both inpatient and outpatient care; inpatient days are adjusted higher to reflect an estimate of the volume of outpatient services: <https://www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day>, viewed as of 3/7/2025.

<sup>2</sup> Supplemental Health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

<sup>3</sup> This claim example is for illustrative purposes only.

<sup>4</sup> Critical Illness is referred to as "Specified Disease" in New York.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Not available in all states.

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