

# GROUP HOSPITAL INDEMNITY INSURANCE

## PRODUCT GUIDE

Group Hospital Indemnity coverage from Atlantic American Employee Benefits offers a flexible plan design that provides benefits for expenses associated with a stay in the hospital due to a covered accident or sickness. These benefits can be used to help offset any out-of-pocket medical costs, such as deductibles and co-pays, as well as non-medical expenses incurred during recovery.

**Each year, 16.2 million  
ER visits result in  
hospital admissions.**

<https://www.cdc.gov/nchs/fastats/emergency-department.htm>



### Product Highlights

- Can help round out a benefit package and help employees protect against the added financial stress of being in a hospital while recovering from an accident or serious illness
- Can help with expenses major medical plans may not cover
- HSA compatible plan covers hospital admission and confinement
- Covers up to 30 additional benefits for non-HSA plans
- Coverage is customizable—decide who's eligible to enroll, which plan(s) to offer and what additional coverage options to include
- Observation room long stays covered (24 hrs or more)
- Maternity coverage available
- Benefits are paid directly to employees
- Benefits are portable

### Customize Your Plan

- Employer-paid or voluntary
- Choose which benefits to include
- Flexible coverage amounts
- Decide who's eligible

Benefits may vary by state.



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## HSA Compatible Benefits

### Confinement

Hospital Admission  
Hospital Confinement  
ICU Admission  
ICU Confinement  
Rehabilitation Unit Admission  
Rehabilitation Unit Confinement  
Substance Abuse Facility Confinement

Mental & Nervous Facility Confinement  
Skilled Nursing Facility Confinement  
Hospice Facility Confinement  
Newborn Routine Care

## Non-HSA Compatible Benefits

### Surgery

Inpatient Surgery  
General Anesthesia

Outpatient Surgery  
– Hospital or Ambulatory Surgical Center  
– Physician's Office  
Blood / Plasma / Platelets

### Outpatient Treatment

Accident-only Emergency Room Treatment  
Emergency Room Treatment  
Urgent Care Treatment  
Physician's Office Treatment  
Telemedicine  
Observation Room Treatment

Home Health Care  
Outpatient Substance Abuse  
Outpatient Mental & Nervous

### Additional Care

Ambulance  
– Air Ambulance  
– Ground or Water Ambulance  
Minor Diagnostic Exam  
Major Diagnostic Exam  
Invasive Diagnostic Exam  
Appliance  
– Wheelchair or Motorized Scooter  
– Walker or Walking Boot  
Any other Medical Device used for mobility including:  
– Brace  
– Cane  
– Crutches

Prescription Drugs  
Therapy Services  
Chiropractic Treatment  
Non-Local Transportation &  
Family Member Lodging

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## Boosters & Miscellaneous Benefits

Health Systems Benefit Booster  
COVID-19 Benefit Booster  
Health Screening  
Family Care

Benefits may vary by state.

**137 million** Americans are struggling with medical debt.

<https://cnb.cx/2XZzPiu>



## Raising the Bar on Group Benefits Solutions

Atlantic American Employee Benefits' sole focus is voluntary benefits. We distinguish ourselves in the benefit space by having a portfolio of all guaranteed issue (GI) products with flexible plan designs and offering a higher level of service. The key to our success is providing best-in-class solutions for billing, claims and enrollment challenges.

Group Hospital Indemnity policy form GHIP21AAEB underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.

**HOSPITAL INDEMNITY INSURANCE IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**



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