

Hospital Indemnity Insurance



IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov) online** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



Need to Stay Covered?

At Standard Insurance Company, we commonly include Continuation of Insurance (Portability) with our Supplemental insurance products.

This means that you may be able to continue your insurance coverage directly with The Standard when your coverage ends.



	Accident	Critical Illness	Hospital Indemnity
Eligibility You lose your coverage due to termination of employment or you are no longer a member	<ul style="list-style-type: none"> You are under age 80 and You are not disabled 	<ul style="list-style-type: none"> You are under age 80 and You are not disabled 	<ul style="list-style-type: none"> You are under age 80
Eligible coverage	<ul style="list-style-type: none"> Your insurance coverage Your dependents' coverage if you continue your coverage 	<ul style="list-style-type: none"> Your insurance coverage Your dependents' coverage if you continue your coverage Your spouse may continue their Critical Illness coverage in certain situations without you continuing coverage 	<ul style="list-style-type: none"> Your insurance coverage Your dependents' coverage if you continue your coverage
Amount to be continued	The amount that you and your dependents had in force on the day before coverage terminates	The amount that you and your dependents had in force on the day before coverage terminates	The amount that you and your dependents had in force on the day before coverage terminates
Application period and premium payment	Must apply and pay premium within 31 days after the date you become eligible	Must apply and pay premium within 31 days after the date you become eligible	Must apply and pay premium within 31 days after the date you become eligible
Rates Advanced notice will be provided if rates change	Your employer's group rates continue to apply, subject to change	Your employer's group rates continue to apply, subject to change	Your employer's group rates continue to apply, subject to change

**Review the Continuation of Insurance
(Portability) section of your Certificate(s) of
Insurance for full details.**

Call the phone number below to continue your
coverage directly with The Standard.

**Questions? You can reach us at 800.634.1743 to continue your insurance
coverage(s) with The Standard.**

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

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

These policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

Accident insurance, Critical Illness insurance and Hospital Indemnity insurance are limited benefit policies.

Group Accident insurance policy: GP0614-ACC, GP0614-ACC FLORIDA, GP614-ACC PA, GP0614-ACC 0323

Group Critical Illness insurance policy: GO0614-CI, GP0614-CIw/GC0614-CI, GP0614-CI FLORIDA, GP0614-CI MO, GP0614-CI PA, GP0614-CI AA, GP0614-CI 1122, GP0614-CI FLL, GP0614-CI 1122, GP0614-CI 042021.

Group Hospital Indemnity insurance policy: GP0614-HI, GP0614-HI FLL, GP0614-HI PA, GP0614-HI 0423.