



## Underwritten by: American Heritage Life Insurance Company

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

# Group Hospital Indemnity Insurance



## Frequently Asked Questions

### Coverage and Eligibility

#### Q. How does Group Hospital Indemnity Insurance work?

- A.** Your coverage pays you or a covered family member cash benefits for hospital stays due to sickness or injury. Your coverage includes benefits for First Day Hospital Confinement, Daily Hospital Confinement, and Hospital Intensive Care.\*

Benefits are paid directly to you or your covered family members no matter what other kind of medical insurance you have in place. Benefit payments can be used to help pay for deductibles, copays, or anything else you wish. There are no restrictions on how you spend your benefit payment.

\*Benefits are not paid for emergency room treatment or outpatient procedures.

#### Q. Are there medical questions to answer to enroll in this coverage?

- A.** No. Coverage is offered on a Guaranteed Issue basis. You must meet the “Actively at Work” requirement to be eligible. Although Guaranteed Issue is available, all exclusions and limitations still apply to any coverage issued.

#### Q. When does coverage for me and my dependents begin under the policy?

- A.** Coverage typically begins on the first day of the month in which deductions begin unless you are not actively at work. The coverage effective date will be listed in your coverage certificate.

#### Q. Do benefits include pregnancy?

- A.** Your employer may choose to include an optional benefit for hospital stays due to pregnancy. Your employer may also choose to include a waiting period for pregnancy benefits.

#### Q. My employer has chosen to include the 10-month pregnancy waiting period. What does that mean?

- A.** It means that a hospital stay associated with childbirth that occurs within the first 10 months of your coverage will not be eligible for benefits.

#### Q. Is newborn care eligible for coverage under the hospital confinement benefits?

- A.** Benefits for a newborn child’s initial hospital confinement, routine nursing or routine well-baby care may be included according to state availability.

**Q. If I or one of my covered family members is admitted to the hospital and must be in the ICU for three days, will we receive both the confinement benefits and the ICU benefit?**

**A.** Yes. Your coverage pays you for each day that you are confined in a hospital intensive care unit and pays in addition to the First Day Hospital Confinement and Daily Hospital Confinement benefits.

**Continuing Your Coverage**

**Q. Can I take my coverage with me if I leave my employer or if the group policy ends?**

**A.** Yes. You can continue coverage for yourself and your dependents as long as you make premium payments directly to The Standard. Your premium payment must be received by The Standard within 30 days of your certificate termination date. For assistance, call The Standard Customer Care Center at **800-521-3535** Monday through Friday, 8 a.m. – 8 p.m. ET.

**Q. I plan on retiring soon. Can I enroll in coverage and take it with me when I retire?**

**A.** Yes. Your first premium payment must be made through payroll deduction and remitted by your employer. After your first payroll deduction, you can take your coverage with you and make payments directly to The Standard. For assistance, call The Standard Customer Care Center at **866.828.8501** Monday through Friday, 8 a.m. - 8 p.m. ET.

**Dependents**

**Q. When does coverage for my children end?**

**A.** Children are eligible for coverage from birth to age 26. Coverage for children ends on the issue day of the month after they turn 26. Coverage does not end for an incapacitated dependent child who is 26 or older and:

- is incapable of self-sustaining employment by reason of mental or physical incapacity
- became incapacitated prior to age 26
- is chiefly dependent on you for support and maintenance

**Claims**

**Q. Who may submit a claim?**

**A.** You and your covered family members can submit claims for processing.

**Q. When can I submit a claim for benefit payment under my coverage?**

**A.** You can submit claims any time after the coverage effective date.

**Q. How do I submit a claim?**

**A.** After enrollment, register at [standard.com/ahl/mybenefits](https://standard.com/ahl/mybenefits) to view your coverage information and file claims. You can also obtain a claim form on The Standard website at [standard.com/ahl/resources-and-forms](https://standard.com/ahl/resources-and-forms). For assistance, call The Standard Customer Care Center at **866.828.8501** Monday through Friday, 8 a.m. – 8 p.m. ET.

**Q. How is my benefit paid?**

**A.** Your benefits are paid directly to you unless you assign your benefit payment to your medical provider. To assign your benefits, complete the **Assignment of Benefits Form** at [standard.com/ahl/resources-and-forms](https://standard.com/ahl/resources-and-forms) and return it to us using the contact information provided or register with MyBenefits and submit your form at [standard.com/ahl/mybenefits](https://standard.com/ahl/mybenefits).



**For questions regarding coverage, benefits or claims, call our Customer Care Center at 866.828.8501, Monday through Friday, 8 a.m. – 8 p.m. ET.**

This coverage does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

**This material is valid as long as information remains current, but in no event later than April 1, 2029.** The coverage provided is limited benefit supplemental insurance, policy form GVSP2 or state variations thereof.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). The coverage has exclusions and limitations and may vary by state. Contact your representative of The Standard for costs and complete details. The Standard is the marketing name used for American Heritage Life Insurance Company, Home Office, Jacksonville, Florida, a wholly owned subsidiary of StanCorp Financial Group, Inc.



The Standard is the marketing name used by American Heritage Life Insurance Company, a subsidiary of StanCorp Financial Group, Inc. [standard.com](https://standard.com) or [standard.com/ahl](https://standard.com/ahl)