



# Preparing for the Cost of a Hospital Stay Can Help You Feel Better

Medical insurance is important. Especially when you have a hospital stay — planned or unplanned. But it can leave you with a lot of bills and out-of-pocket costs.

This coverage from Standard Insurance Company (The Standard) can help protect your finances and your peace of mind.



## Here's how Hospital Indemnity insurance works:

### 1 You're admitted to the hospital.

Your health insurance covers many costs of your stay and treatment. But you still have a lot of expenses, including deductibles, copays and other costs you couldn't predict.

### 2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

### 3 You focus on recovering.

With The Standard helping you handle the costs of your hospital stay, you get to concentrate on what matters most — your health.

### Key benefits:

- **Pays you directly** — so you can decide what to spend the cash on
- **Covers hospitalization** due to pregnancy, injury and illness — including COVID-19 or a mental health condition

**Contact your human resources representative** to learn how to apply for Hospital Indemnity insurance.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland OR 97204 | [standard.com](https://www.standard.com)

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