

Understanding how benefits are paid.

Principal® hospital indemnity insurance can be a way for employees and their families to focus on recovery and worry less about the cost of hospitalization or treatment. If you're wondering how specific benefits are paid to an insured, here are some examples to help.*



EXAMPLE 1

Alex is pregnant and goes to the hospital to deliver the baby. The pregnancy has gone well, and Alex has a normal delivery. The baby is placed in the newborn nursery after the delivery while Alex recovers.

Here's what Alex's Principal hospital indemnity coverage paid.

Benefit	Benefit amount	Days payable	Total
First day hospital confinement	\$1,000	1	\$1,000
Daily hospital confinement	\$100	1	\$100
Newborn nursery confinement	\$100	1	\$100
			\$1,200



EXAMPLE 2

Sam started to have some chest pain while out for a walk. The pain was worse after returning home, so Sam was taken to the hospital and diagnosed with a heart attack. Sam ended up needing to be hospitalized in the intensive care unit (ICU) for six days. Following this, Sam was transferred outside of the ICU and hospitalized for an additional four days.

Here's what Sam's Principal hospital indemnity coverage paid.

Benefit	Benefit amount	Days payable	Total
First day ICU confinement	\$2,000	1	\$2,000
Daily ICU confinement	\$200	5	\$1,000
Daily hospital confinement	\$100	4	\$400
			\$3,400



EXAMPLE 3

Avery is injured in a car accident and is taken to the hospital by ambulance. After some tests, it's determined Avery needs surgery. Following the surgery, Avery remains hospitalized for five days. While hospitalized, Avery's cat needs to go to a pet boarding facility.

Here's what Avery's Principal hospital indemnity coverage paid.

Benefit	Benefit amount	Days payable	Total
Ambulance	\$100	1	\$100
First day hospital confinement	\$1,000	1	\$1,000
Daily hospital confinement	\$100	4	\$400
Major diagnostic procedure	\$100	1	\$100
Inpatient surgery	\$500	1	\$500
Pet care	\$25	5	\$125
			\$2,225



Let's connect

Contact your local Principal representative or go to [principal.com](https://www.principal.com).

* Benefits not available in every state. Examples are based on our standard benefits and election amounts; however, may differ based on specific benefits chosen.



[principal.com](https://www.principal.com)

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