

A little help when you're not 100%.

Hospital Indemnity Insurance

Rakuten Americas

Hospital Indemnity Insurance which we call Hospital Cash Benefits provides financial support for each day you or your dependent stays in the hospital. This coverage can help alleviate the financial burden during a hospital stay, allowing you to focus on your recovery rather than worrying about unexpected expenses.

If you have any questions about your benefit options, visit app.pasito.ai/rakutenamericas

What are Hospital Cash Benefits?

To support your financial well-being, **Rakuten Americas** is offering Hospital Cash Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. This benefit offers cash payments if you're admitted to the hospital due to illness or injury. The payments can help offset the costs associated with a hospital stay and give you flexibility to use the money where you need it most. You must be actively at work with your employer on the day your coverage takes effect. Use them for things like:

- **Hospital Admission Fees**
- **Transportation**
- **Lodging for Family**
- **Recovery Support Services**

Our Hospital Benefits provide financial support for hospital stays. Here are some commonly covered benefits.

Benefit	Amount
	Plan
First Day Hospital Confinement	$1,000
Daily Hospital Confinement	$100
First Day ICU Confinement	$2,000
Daily ICU Confinement	$200

The Hartford

Stay Proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive $50 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

How Hospital Cash Benefits work:

Samantha's Story[1]

Samantha was excited about the arrival of her first child, but her delivery didn't go as planned. Complications led to an unexpected C-section and a longer- than-expected hospital stay. While her health insurance covered a portion of the medical costs, the extra days in the hospital added up quickly.

Luckily, Samantha had enrolled in Hospital Indemnity Insurance during open enrollment. The plan paid a set cash benefit for each day she was in the hospital, which she used to help with medical bills, childcare, and even groceries while she recovered at home.

Thanks to her hospital indemnity coverage, Samantha had one less thing to worry about during a stressful time.

Here's how you and your family can benefit from this coverage if something happens to you:

Service	Hospital Cash Benefits Plan Pays
First Day Hospital Confinement	$1,000
Daily Hospital Confinement	$100
Total	**$1,100**

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The Hartford

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THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent

1This case illustration is fictious and for illustrative purposes only.

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Rakuten Americas Hospital Cash Benefits

HOSPITAL CARE		PLAN BENEFITS
First Day Hospital Confinement	Up to 2 days per year	$1,000
Daily Hospital Confinement	Up to 30 days per year	$100
First Day ICU Confinement	Up to 2 days per year	$2,000
Daily ICU Confinement	Up to 10 days per year	$200
FAMILY CARE		**PLAN BENEFITS**
Health Screening	Up to 1 days per year	$50
ADDITIONAL CARE		**PLAN BENEFITS**
Hospital Observation/Short Stay	Up to 2 days per year	$100