



Hospital Indemnity Educational Video

Onscreen Text:

Hospital Indemnity. An extra layer of support in times of need.

Scene Description:

Animated visuals representing scenarios related to a hospital stay, managing expenses, and recovery.

Voiceover:

When you're in the hospital the last thing you need to worry about is how much it's going to cost. Even if it's a welcome event like having a baby, the expense that you could end up with isn't always so welcome. In fact, the average hospital stay costs nearly \$13,000, and chances are your health insurance isn't going to cover it all.

Onscreen Text:

Average cost of a hospital stay in 2023: \$12,974.

Disclaimer:

Typical US Hospital Stay Costs 384 Hours of Work With Average Earnings", Value Penguin by Lending Tree, October 16, 2023

Voiceover:

The good news is that your employer now offers hospital indemnity insurance from New York Life Group Benefits Solutions. Even better, there's no need to answer complex health questions or pass a medical exam to qualify for coverage. Plus, if you leave your job, you can take this insurance with you. Hospital indemnity insurance may sound complex, but in fact it's easy and simple. Here's how it works. If you're admitted to the

hospital, your coverage will pay you a benefit for being admitted, plus a set amount for every day you're there. You may also receive payments for coverage, treatment and procedures like X-rays, surgery, or follow up visits. It's that easy. And you decide how to use your payments. It doesn't have to be for just costs associated with your medical care. You can use your benefit payout for things like everyday expenses or monthly bills, child care or pet care and boarding. If you find yourself in the hospital, we've got you covered. Let us help reduce your financial stress so you can focus on what matters most, getting healthy and back home where you belong.

Be on the lookout for additional information and plan details from your employer. Hospital indemnity insurance designed for you. It's just one more way we're putting benefits to work for people.

Disclaimer:

Hospital Indemnity Insurance is a limited benefit policy. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. New York Life Group Benefit Solutions' Hospital Indemnity Insurance is underwritten by New York Life Insurance and Annuity Corporation, a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Hospital Indemnity: GBS-HI-1000.00.

New York Life Group Benefit Solutions products and service are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Corporation.

New York Life Insurance Company 51 Madison Avenue New York, NY 10010

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