

# Pregnancy and Childbirth

Hospital Care coverage - added benefits for your employees.

It costs nearly \$19,000 to have a baby in the U.S. That includes expenses for pregnancy, delivery and postpartum care. Complications such as preeclampsia or premature birth can increase these costs to hundreds of thousands of dollars.<sup>1</sup>

And when you offer your employees an affordable way to plan ahead with Cigna Healthcare® Hospital Care insurance, you give them the opportunity to be better prepared. Hospital Care insurance pays cash benefits when your employee or a covered family member is admitted to the hospital for childbirth or a complication due to pregnancy.

Coverage advantages include:

- **Flexible benefit use** – Covered members use the money however they want. They can pay for anything they need – medical deductibles, rent, mortgage, groceries, medications, and more.
- **An extra source of protection** – Covered members receive cash benefits in addition to other coverage they may have.
- **Cost-effective and easy** – Premiums are conveniently deducted from employee paychecks at a low group rate.



## Hospital Care Example

**Pays a fixed cash benefit when a covered member experiences a covered hospital<sup>2</sup> stay for events such as an in-patient procedure or childbirth.**

### Hospital Care benefit – how it works<sup>3</sup>

Susan is hospitalized following the birth of her child and incurs a number of charges. Here's an example of what those types of charges might be and a cash benefit paid to Susan through her Hospital Care plan.

Hospital admission ( Plan 2 )	\$1,500
Hospital stay 3 days	\$600
Newborn Nursery Care Admission	\$500
<b>Hospital Care benefit</b> paid directly to Susan	<b>\$2,600</b>



## Hospital Care Example with Intensive Care Unit (ICU)

**Pays a fixed cash benefit when a covered member experiences an unexpected covered hospital<sup>2</sup> stay during your pregnancy.**

### Hospital Care benefit – how it works<sup>3</sup>

Susan is hospitalized for ten days leading up to the birth of her baby due to complications. Here's an example of what those types of charges might be and a cash benefit paid to Susan through her Hospital Care plan.

Hospital admission (Plan 1)	\$1,000
Hospital ICU stay ( 1 day )	\$300
Hospital stay ( 9 days )	\$1350
<b>Hospital Care benefit paid directly to Susan</b>	<b>\$2,650</b>

 **Talk to your Cigna Healthcare representative to get more details.**

1. Forbes. "How Much Does It Cost To Have A Baby?" <https://www.forbes.com/advisor/health-insurance/how-much-does-it-cost-to-have-a-baby/>. Updated April 28, 2025.

2. The term Hospital does not include a clinic or facility: (1) for rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) for the aged, drug addiction or alcoholism; or (3) primarily or solely providing psychiatric services to mentally ill patients. The term Hospital also does not include a unit of a Hospital for convalescent, custodial, educational, or hospice. Please refer to your plan documents as the actual definition of "Hospital" may vary by policy.

3. This is an example used for illustrative purposes only and dollar values may vary by plan. Your plan's actual costs and benefit amounts may vary. Exclusions and limitations apply.

Hospital Care exclusions and limitations:

- Hospital admission: Benefits are payable once per day, limited to one day per admission and one benefit every 365 days. Covered person must be admitted as an inpatient to the hospital. Excludes treatment in an emergency room or provided on an outpatient basis.
- Hospital ICU stay and hospital stay: Benefits are payable once per day, limited to 10 days and one benefit every 90 days. Stays within 90 days for the same/related injury or illness are considered one stay. Covered person must be admitted as an inpatient and confined to the hospital. If eligible for both benefits, only one benefit will be paid per day, whichever is greater.

Benefits may not be paid for any loss that is the result of: (a) Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; (b) Commission or attempt to commit a felony or an assault; (c) Declared or undeclared war or act of war; (d) Active duty service in the military, naval or air force of any country or international organization (Reserve or National Guard active duty training extending beyond 31 days); (e) Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless taken as prescribed by a physician (may vary by location); (f) Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant (may vary by location); (g) Services deemed by the insurer as not being medically necessary; (h) Elective or cosmetic surgery; (i) Dental surgery, unless due to accidental injury; (j) Services or treatment rendered by a person employed or retained by the covered person, providing homeopathic, aromatherapeutic or herbal therapeutic services, living in covered person's household, or who is a parent, sibling, spouse or child of the covered person; or (k) Depending on plan design, pregnancy, including childbirth, occurring within a specified period of time following the date coverage is effective (may not be applicable in all states).

**THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.**

Product availability may vary by location and plan type and is subject to change. All group insurance policies may contain exclusions, limitations, reduction in benefits, and terms under which the policy may be continued in force or discontinued. For costs and details of coverage, contact your Cigna Healthcare representative.

Accidental Injury, Critical Illness, and Hospital Care insurance policies are distributed exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT).