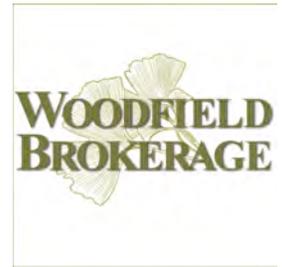


# Hospital Indemnity

The Hospital Plan addresses the trend of increasing co-payments and deductibles. Patients often face deductibles of \$1000 or more for hospitalization and need help with these unexpected or unanticipated out-of-pocket expenses. More benefits have been placed on the first occurrence of hospitalization so that policyholders come closer to recovering their deductibles. Any additional monies are your to spend as needed.



Hospital indemnity covers you for hospitalization for any reason. Accident, Sickness, Surgery, Maternity etc.

- The Plan pays a daily benefit of \$100 or \$200 per day.
- Also includes rehabilitation, ambulance and short hospital stay.

## Supplemental Hospital Insurance

If you need supplemental hospital insurance to enhance your current coverage for hospitalization, physician visits, surgeries, our Supplemental Hospital Insurance may be just what you're looking for.

**\*This coverage can be issued between the ages of 21-64, not available in all states.**

## Why Is Hospital Insurance So Important?

Having health insurance can help protect your hard-earned savings. Supplemental Hospital Insurance can help cover some of the costs associated with hospital care. So you can help protect your future, as well as your family's, with this important coverage.

Health insurance is a good way to help pay the costs of medical treatments that may be necessary, but most plans offered today don't pay all the costs if your treatment requires an extended stay in the hospital. Think about protecting yourself and your family. Even just a couple of days in the hospital could be costly to you. Lost income, medicines and therapies can quickly add up.

## Supplemental Hospital Insurance might be right for you if:

- You have children
- You want to supplement your health insurance coverage
- You want a flexible policy that can change with your needs
- You have little or no savings and spending time in the hospital could cause a major financial burden to your family
- You are planning a pregnancy

## What You Get:

- Benefits paid directly to you unless your benefits are assigned to someone else
- Benefits paid regardless of your other coverage
- Competitively priced coverage you can choose to match your budget

## IMPORTANT NOTICE TO PERSONS ON MEDICARE: THIS IS NOT MEDICARE SUPPLEMENTAL INSURANCE

### Plan Highlights

- Initial Hospitalization Benefit
- Daily Hospital Confinement Benefit
- Hospital Intensive Care Unit Benefit
- Outpatient Emergency Accident Rider (optional)
- Surgery and Anesthesia Benefit (optional)
- Inpatient Physician's Benefit (optional)
- Outpatient Physician's Benefit (Doctors Visits)
- Ambulance Benefit (optional)
- Transportation Benefit (optional)
- At Home Nursing Benefit Rider (optional)
- Waiver of Premium

\*\*Benefits may not be available in all states

**Yes, supplemental hospital insurance will pay you direct cash benefits irregardless of any other type of insurance you might have!**