





Coverage Comparison: LifeSecure's Hospital Indemnity Insurance

Simone and Rich are active adults with similar health insurance plans with \$4,000 deductibles, which they have paid down to \$2,000. Unfortunately, both experienced similar illnesses that required six days of hospital care.

Simone recently purchased LifeSecure's Hospital Indemnity Insurance to complement her health plan and help protect her family, lifestyle, and finances, while Rich is only protected by his health coverage. The examples below show how LifeSecure's Hospital Indemnity Insurance provided Simone with much-needed financial support.

SIMONE - WITH Hospital Indemnity Insurance (\$400 Daily Benefit Amount and 10 days per period of confinement)	RICH - WITHOUT Hospital Indemnity Insurance	
\$15,000 ←	 Cost of hospital care, much of which was covered by health insurance →	→ \$15,000
\$2,000 ←	 Remaining medical deductible →	→ \$2,000
\$2,400 (\$400 X 6 days) ←	 Hospital Indemnity cash benefit payout to offset bills and any out-of-pocket expenses	\$0 

Simone can use her \$2,400 Hospital Indemnity cash benefits any way she sees fit. She decided to pay off her medical deductible, which leaves her with \$400 to save for the future or pay for anything else. Additionally, she has four days remaining in her current benefit period - and since her Hospital Indemnity benefits renew an unlimited number of times, her available number of benefit days will reset to 10 once she has been out of the hospital for 60 days in a row.

Meanwhile, without Hospital Indemnity coverage, Rich is responsible for at least \$2,000 in out-of-pocket costs, which may create a financial setback for his family.



Examples shown are for illustrative purposes only. Underwritten by LifeSecure Insurance Company - New Hudson, MI. This policy includes limitations and exclusions. Refer to the Outline of Coverage or Policy. This is an insurance solicitation. An agent may contact you. Product not available in all states. LifeSecure and the logo are trademarks of LifeSecure Insurance Company.