

Hospital Indemnity Insurance



11 Reasons Why It May Be Right for You & Your Clients



01

Cash benefits paid for inpatient & observation care - including admissions for mental health & nervous disorders



02

Affordable protection to offset deductibles, copays & other out-of-pocket expenses after a hospital stay



03

Customizable to align with health insurance:
• 3, 6, 10, & 21-day benefit periods
• Daily Benefit Amounts between \$100 and \$900



04

Benefits restore after 60 days of no hospital confinement



05

You decide your target market - a flexible solution for clients of almost any age, including seniors & those with high deductible health plans



06

Consideration for Type II Diabetes (noninsulin dependent)



07

Issue ages through 85, guaranteed renewable for life, & no commission reductions at higher ages



08

Guaranteed issue opportunities:
Individuals: ages 64.5 through 66
Worksite: \$200 & \$300 DBA



09

Simplified application with only four health questions and few decision points



10

Benefit-enhancing riders:

- Emergency Room & Ambulance
- Outpatient Surgery
- Outpatient Major Diagnostic Exam
- Lump Sum Hospital Admission
- Rehabilitation/Skilled Nursing Facility
 - o 1-20 days
 - o 21-100 days

11

Family protection - coverage for the insured, spouse/partner and dependent children



Applications and policy features, benefits, rates and availability may vary by state.