

Hospital Indemnity



Receive a Benefit When You're Hospitalized

A Hospital Indemnity Plan:

- Pays a benefit when you're hospitalized
- Pays in addition to any other coverage you may have
- Lets you use the benefits however you want
- Can cover you, your spouse and your children

Why do I need a hospital indemnity health plan?

“More than 20 percent of American adults are struggling to pay their medical bills, and 3 in 5 bankruptcies will be due to medical bills.”

— Christina LaMontagne, VP of Health at NerdWallet, 2013

What does a hospital indemnity health plan do?

Option 1

Option 2

Hospital indemnity	Pays a benefit for each day a covered person is confined to a hospital for up to 30 days per confinement.	\$100/day	\$200/day
First Admission Hospital	Pays a benefit upon a covered person's first inpatient hospital stay during a calendar year.	\$1,000	\$1,500
Office Visit	Pays when a covered person is seen by a Doctor for an Office Visit for follow-up treatment after hospital confinement. Not an ER visit. Max 5 per year.	\$25	\$50
Waiver of Premium	Waives premium after primary insured has been totally disabled for 90 consecutive days - limited to a maximum of 12 months per disability.		

Note: 300-day maternity waiting period.

Benefits and riders may vary by state and may not be available in all states.

IMPORTANT NOTICE: The Insurance coverage provided under the policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage” and it does not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act. This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The benefits provided depend on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.

Hospital Indemnity Rates



Texas

Option 1 Displaying monthly payroll deductions based on monthly premium calculation* including \$100 Hospital Indemnity Benefit, \$1,000 First Hospital Admission Benefit and \$25 Office Visit Benefit.

Issue Age

BENEFIT:	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18 +	\$22.09	\$42.91	\$32.78	\$53.60

Option 2 Displaying monthly payroll deductions based on monthly premium calculation* including \$200 Hospital Indemnity Benefit, \$1,500 First Hospital Admission Benefit and \$50 Office Visit Benefit.

Issue Age

BENEFIT:	EMPLOYEE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	FAMILY
18 +	\$37.73	\$73.31	\$55.71	\$91.29

* Note: Final Implementation rate may vary slightly due to rounding.