

# Hospital Indemnity Insurance<sup>1</sup>

## BASE PLAN BENEFITS<sup>2</sup>

- **HOSPITAL CONFINEMENT BENEFIT**

Pays a cash benefit for each day of confinement in the hospital as a result of a covered sickness or injury. Applicants can choose the number of days per period of confinement (3, 6, 7, 8, 9, 10, 21, or 31 days) and the amount per day (from \$100 to \$600 in increments of \$25). After leaving hospital confinement and remaining out of the hospital for 60 continuous days, the policy's benefit period resets.

- **OBSERVATION UNIT BENEFIT**

Pays 100% of the Hospital Confinement benefit amount per day, for a maximum of six days per calendar year, while receiving services in a hospital observation unit as a result of a covered sickness or injury.

- **EMERGENCY ROOM BENEFIT**

For a maximum of four days per calendar year, pays \$150 per day while receiving services in a hospital emergency room as a result of a covered loss due to an injury.

- **TRANSPORTATION AND LODGING BENEFIT**

Pays \$100 per day, for a maximum of 10 days per calendar year, to cover transportation or lodging expenses incurred while receiving treatment in a hospital or medical facility located more than 50 miles from the insured's residence.

- **INPATIENT MENTAL HEALTH BENEFIT**

Pays \$175 per day of confinement in a hospital due to a covered mental or nervous disorder for a maximum of seven days per calendar year.



## Policy highlights

- **Issue ages**  
18 to 85
- **Guaranteed issue period**  
Guaranteed coverage for those between the ages of 60 and 79 when the application is signed
- **Post-issue benefit changes<sup>3</sup>**  
Applicant can make changes to their policy one time per calendar year
- **Underwriting**  
Simplified issue with limited health questions
- **Rates<sup>4</sup>**  
Gender specific
- **Billing options**  
Monthly, quarterly, semi-annually, and annually
- **Household discount**  
7% discount on premiums if applicant lives with another adult<sup>5</sup>
- **Pre-existing condition**  
Six-month, pre-existing condition limitation<sup>6</sup>



## OPTIONAL RIDER BENEFITS<sup>7</sup>

- **AMBULANCE SERVICES BENEFIT RIDER**  
Pays \$250 per day for ground or air transportation, for a combined maximum of four days per calendar year. Subject to a lifetime maximum of \$2,500.
- **OUTPATIENT THERAPY/CHIROPRACTIC SERVICES BENEFIT RIDER**  
Pays \$50 per day, with a choice of 15 or 30 days per calendar year, for outpatient therapy services for charges incurred as a result of a covered sickness or injury. Pays \$50 per day, for up to five days per calendar year, for chiropractic services.
- **SKILLED NURSING FACILITY BENEFIT RIDER<sup>8</sup>**  
Pays \$100, \$150, or \$200 per day, for up to 50 days, when the insured is confined to a skilled nursing facility. Restoration of benefit is allowed once during the lifetime of this rider.
- **LUMP SUM CANCER BENEFIT RIDER**  
Pays \$1,000; \$2,500; \$5,000; \$7,500; or \$10,000 with first diagnosis of internal cancer or malignant melanoma. Maximum of one payment, and coverage will terminate after payment of benefit. Only available for persons up to age 80.
- **LUMP SUM HOSPITAL CONFINEMENT BENEFIT RIDER**  
Pays \$250, \$500, or \$750, for up to three benefit periods each calendar year, when the insured is confined to a hospital.
- **OUTPATIENT SURGERY BENEFIT RIDER**  
Pays \$250, \$500, \$750, or \$1,000, for up to two days each calendar year, for outpatient surgery.
- **URGENT CARE CENTER BENEFIT RIDER**  
Pays \$50 per day, for up to four days each calendar year, for urgent care services.

1. This policy is called Fixed Indemnity Insurance Policy in CO, Hospital Confinement Indemnity Insurance in PA, and Limited Benefit Hospital Indemnity Insurance Policy in VA.
2. Benefit options may vary by state.
3. Changes include adjusting the daily hospital benefit, altering the maximum benefit period, adding any optional rider available in their state, removing any optional rider that was applied for and issued, and changing the daily benefit or benefit period options for all optional riders. Optional riders can only be added and removed one time per the life of the policy.

4. In CO, rates are unisex.
5. Varies by state. Not available in PA.
6. The pre-existing condition limitation may vary by state.
7. Optional riders and benefit options may not be available in all states. In PA, each rider name begins with "Supplemental."
8. This rider is called Nursing Facility Benefit Rider in IA and Nursing Facility Indemnity Benefit Rider in WA.