

# HELP FILL IN THE GAPS OF YOUR CURRENT COVERAGE



## RISING COSTS REQUIRE LAYERS OF PROTECTION

The average cost for a hospital stay is

**\$2,517**

per day<sup>3</sup>

## GET MORE PROTECTION

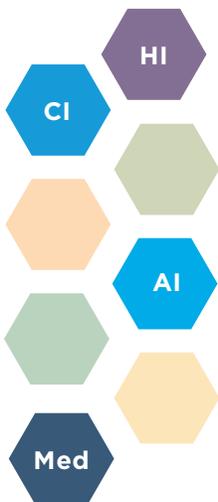
If you have a medical plan, you may also have a high deductible to pay before your coverage begins paying. Hospital Indemnity (HI) insurance works with Critical Illness (CI)<sup>1</sup> and Accident (AI) insurance plans to offer a cost-efficient way for you to fill in more of the financial gaps.

## HERE'S HOW IT WORKS

When you elect HI coverage with CI and AI<sup>2</sup>, you maximize the protection you receive at the time of a covered illness or injury. There are **no** offsets and **no** restrictions on how the benefit amounts paid to you can be used, which means you can use the cash to cover those high deductibles – *and any other costs as well*.

## HERE IS HOW THEY INTEGRATE

In the event of a covered illness or injury, HI, CI and AI could each provide you with separate lump-sum cash benefits, helping to fill those financial gaps and easing the impact of unexpected medical costs for you and your family.



### HI

- Provides a cash benefit for each day confined in a hospital for a covered illness or injury

### CI

- Provides lump-sum benefit upon diagnosis of a covered illness

### AI

- Flat benefit payments for related expenses and treatments
- More than 80 accidental injuries

### Med

- High Deductible Health Plans are important, but don't always cover everything



NEARLY  
**1 IN 3**  
U.S. FAMILIES

decided not to seek  
medical care in the  
past 12 months  
because of cost.<sup>4</sup>

## A COMPLEMENT TO MEDICAL INSURANCE

When it comes to paying for medical care, your medical insurance plan plays a very important part, but there are also expenses associated with illness or injury that you will still be expected to cover.

The cash benefits provided by HI, CI and AI are independent from any claims or coverage provided by medical insurance. This cash can be used to help cover the bills or added expenses that your medical plan may not cover, like copays, deductibles or any other living expenses.

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<sup>1</sup> Critical Illness is referred to as "Specified Disease" in New York.

<sup>2</sup> THESE POLICIES PROVIDE LIMITED BENEFITS. These limited benefit plans (1) do not constitute major medical coverage, and (2) do not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: The Hospital Indemnity and Critical Illness policies provide limited benefits health insurance only. The Accident policy provides ACCIDENT insurance only. IMPORTANT NOTICE—THE ACCIDENT POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. These policies do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

<sup>3</sup> Kaiser Family Foundation, November 2018. Adjusted expenses per inpatient day include expenses incurred for both inpatient and outpatient care; inpatient days are adjusted higher to reflect an estimate of the volume of outpatient services: <https://www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day>, viewed as of 9/11/2020.

<sup>4</sup> 2020 Health Care Survey, Bankrate.com, March 12, 2020: <https://www.bankrate.com/surveys/health-care-costs>, viewed as of 9/11/2020.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.