

# HOSPITAL CONFINEMENT INDEMNITY INSURANCE

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Can you afford the out of pocket costs not covered by your

health insurance? As major medical plans move toward larger deductibles and higher co-payments, you may be left with more gaps to fill. Hospital Confinement Indemnity Insurance can help you fill those gaps and help protect against those out-of-pocket expenses that occur when it comes to you or your family's medical care. According to the National Center for Health Statistics, National Hospital Discharge Survey, 2008, the average length of hospital confinement for adults is almost 5 days . Hospital Confinement Indemnity Insurance can help fill the gap resulting from higher deductibles and co-pays.

- Coverage is available to you and your family
- Benefits are paid directly to you, unless you specify otherwise.
- Your benefits are paid regardless of any other coverage you may have.
- If you leave your employer, you can take your coverage with you at no increase in premium
- Daily Hospital Confinement pays a daily benefit per covered confinement
- Emergency Room Visit Benefit
- Rehabilitation Unit Benefit
- Doctor's Office Visit Benefit
- Outpatient Surgical Procedure Benefit
- Wellness Benefit available