

# HELP YOUR CLIENTS RECOVER WITH LESS WORRY

Cash benefits following an inpatient hospital stay



## HOSPITAL RECOVERY INSURANCE

The risk of being hospitalized almost doubles at age 65.<sup>1</sup>



Medical insurance may provide your clients with benefits to help with costs during a hospital stay. Once they leave the hospital, they shouldn't have to worry about unexpected financial setbacks during recovery. Things like lost wages plus the cost for help with transportation, meals, dependent care or even housekeeping can all add up.

In 2012, the average length of a hospital stay was 4.5 days, with an average cost of nearly \$13,000 for adults 45-64.<sup>2</sup>



Hospital Recovery Insurance provides cash benefits regardless of any other insurance your clients may have.



By pairing Hospital Recovery Insurance with their medical coverage, you can extend your clients' protection to help with unexpected costs – especially clients with high deductibles and out-of-pocket co-pays.

<sup>1</sup> National Center for Health Statistics, Health, United States, 2015: With Special Feature on Racial and Ethnic Disparities. Hyattsville, MD. 2016

<sup>2</sup> Agency for Healthcare Research and Quality, H-CUP Statistic Brief #180, October 2014

# How can your clients use Hospital Recovery cash benefits?

## LET THEM DECIDE!

Hospital Recovery cash benefits are paid directly to your client (the policyholder) following an inpatient hospital stay discharge. The cash can be used to help pay for the services and resources they want and need, including:



Home care assistance



Rehabilitative services



Medical deductibles, co-pays or co-insurance



Housekeeping help



Dependent care



Lost wages while away from work



Transportation to/from appointments



Yard work



Anything else!

**Choosing a plan design is simple. A range of benefits and options are available.**



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