

HOSPITAL RECOVERY INSURANCE

Help protect your hard-earned wages and savings.



- Eligible issue ages 18 - 85
(In CA & NC: 18 - 64)
- No medical questions (including height & weight) for a \$200 Daily Benefit Amount*
- Guaranteed renewable for life

**Not applicable in Washington*

Just a night or two in the hospital can be more than enough to disrupt anyone's ability to pay their bills and make ends meet.

Once you leave the hospital, you shouldn't have to worry about unexpected financial setbacks during recovery. Things like lost income plus the cost for help with transportation, meals, or even housekeeping can all add up.

By pairing Hospital Recovery Insurance with medical coverage, you can extend your protection to help with those unexpected costs so you can focus on your health.



- Added protection from financial setbacks after a hospital stay, regardless of any other insurance you may have
- Cash benefits to help offset health insurance deductibles, other out-of-pocket costs or anything you need during recovery
- Benefit payments are based on the number of days spent in the hospital, including observation care

In 2016, the average length of a hospital stay was 4.6 days, with an average cost of nearly \$14,500 for adults 45-64.¹



¹ Agency for Healthcare Research and Quality, H-CUP Statistical Brief #246, December 2018

How might you and your family use Hospital Recovery benefits?

YOU DECIDE!

Hospital Recovery cash benefits are paid directly to you following an inpatient hospitalization (or treatment in an observation unit, in certain states.) The cash can be used to help pay for the services and resources you may 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 is simple. A range of benefits and options are available.



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