

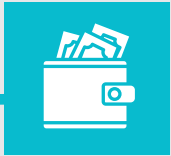
Why Hospital Recovery Insurance?

HDHP + HR

Extra protection

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Lower premiums for your clients



Rich health plans with low deductibles may not always be the best fit for your client. Pairing Hospital Recovery Insurance (HR) with an HDHP can be an affordable way to extend their protection at a lower cost, keeping money in their pocket – and filling yours with extra commissions.

For Example: your client selects a health insurance plan with **LOWER PREMIUMS**

= { Higher Deductibles
Higher Co-pays & Co-insurance
Higher Out-of-Pocket Maximums



But, coverage gaps like these can cause a significant financial setback after an inpatient hospital stay.

Provide your clients with an affordable way to help:

- Safeguard against the financial impacts of unexpected bills
- Offset medical deductible and other out-of-pocket costs
- Bridge gaps in coverage with cash benefits, regardless of any other insurance



Your Client	Traditional Health Plan	vs.	HDHP + HR**
	\$4,350 Family Deductible		HDHP: \$8,500 Family Deductible HR: \$15,000 Annual Benefit Banks(s) one for each covered family member
Monthly Premium	\$1,536*	–	\$1,265*
			Savings = \$271 + \$15,000 in possible cash benefits per covered family member to help offset unexpected out-of-pocket costs

Run a quote in your area to see if this approach might work for your clients!

NOTE: Hospital Recovery insurance provides cash benefits for inpatient hospital stays only, it is not for care associated with illnesses or other medical conditions.

* Sample quote based on husband/wife age 45 with 2 children, as of January 2017. For illustrative purposes only.

** Additional HR plan designs available – refer to LifeSecure’s Monthly Premium Rates for Hospital Recovery Insurance. Rates and benefits vary by state.



Example: Hospital Recovery Insurance – Benefit Payout

Sarah and Vanessa both get sick and are hospitalized for four days. Both have health insurance, but Vanessa also has a Hospital Recovery policy.

Example: Hospital Recovery Insurance – Benefit Payout

	Sarah – Health plan only	Vanessa – Health plan + HR*
Health plan deductible	\$2,800	\$2,800
Cash benefits from HR plan	\$0 😞	\$2,000 😊

* Based on \$500 Daily Benefit & \$15,000 Annual Benefit Bank

After receiving her Hospital Recovery cash benefits, Vanessa can help offset her medical deductible to \$800 – and she still has \$13,000 left in her Annual Benefit Bank in case she is hospitalized again within the calendar year. Vanessa's Benefit Bank will reset to \$15,000 on January 1.

Who should consider Hospital Recovery Insurance?



- Singles, couples and families who want to fill gaps in health coverage
- Seniors and others with HDHPs looking for a cost-effective way to extend their protection and help safeguard themselves from unexpected costs following a hospital stay



What is Hospital Recovery Insurance?

- While medical coverage provides benefits to help with life's unexpected events, such as a hospital stay, they often come with additional out-of-pocket costs. That's where Hospital Recovery Insurance can step in with **cash benefits** to help pay for unexpected expenses, medical deductibles, co-pays & co-insurance.
- Benefit-enhancing riders options for ER* & ambulance* services, major diagnostic exams*, & rehabilitation facilities.
- Can be sold year round – not limited to open enrollment.
- Few decision points & just 4 health questions**

Sample Monthly Premiums†

\$15,000 Annual Benefit Bank \$500 Daily Benefit	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$18.56	\$29.47	\$32.04	\$46.17
30-39	\$21.30	\$34.01	\$34.81	\$50.73
40-49	\$27.21	\$45.99	\$40.86	\$62.90
50-59	\$38.25	\$68.07	\$52.25	\$85.42
60-64	\$43.82	\$79.59	\$57.12	\$96.08
65-69	\$55.81	\$102.84	\$69.65	\$119.99
70-74**	\$75.99	\$139.43	\$91.62	\$158.80

† Issue ages & rates vary by state. Other Annual Benefit Bank amounts are available.

* One per calendar year

** In most states.