

# PENNSYLVANIA

## Why Hospital Recovery Insurance?

HDHP + HR

Extra protection

&

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**

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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		<b>HDHP:</b> \$8,500 Family Deductible <b>HR:</b> \$500 Daily Benefit Amount for each covered family member
Monthly Premium	\$1,536*	—	\$1,270*
			<b>Savings = \$266 + \$15,000 in possible cash benefits per covered family member to help offset unexpected out-of-pocket costs</b>

**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 March 2018. 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.

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## 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 😊

† You can receive up to 31 days of benefits for inpatient hospitalizations caused by the same or a related condition.

\* Based on \$500 Daily Benefit Amount

After receiving her Hospital Recovery cash benefits, Vanessa can help offset her medical deductible to \$800.

## 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

\$500 Daily Benefit Amount	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$19.91	\$31.61	\$34.37	\$49.52
30-39	\$22.85	\$36.48	\$37.33	\$54.42
40-49	\$29.18	\$49.33	\$43.83	\$67.47
50-59	\$41.02	\$73.01	\$56.04	\$91.63
60-64	\$47.00	\$85.37	\$61.27	\$103.05
65-69	\$59.86	\$110.30	\$74.71	\$128.70
70-74	\$81.51	\$149.55	\$98.28	\$170.34

\* One per calendar year