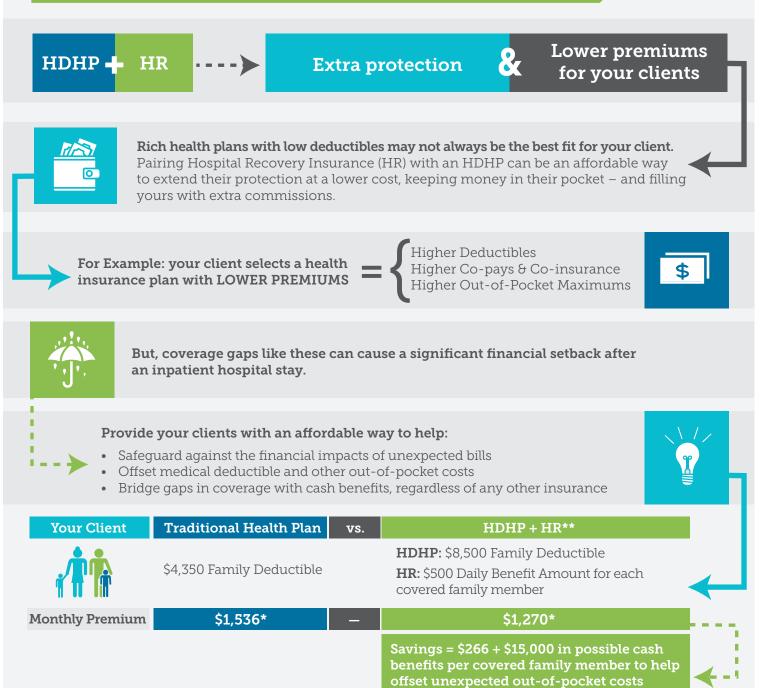
PENNSYLVANIA

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Why Hospital Recovery Insurance?



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