

HELP YOUR SENIOR CLIENTS RECOVER WITH LESS WORRY

Cash benefits following a hospital stay



Did you know?



- Issue ages **18 – 85** and guaranteed renewable for life
- Guaranteed issue for applicants ages **64.5 – 66*** (no medical questions or build chart)

**In most states*

HOSPITAL INDEMNITY INSURANCE

The risk of being hospitalized increases by >50% at age 65.¹



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, or even housekeeping can all add up.

In 2020, the average cost of a hospital stay in the U.S. was \$18,000 (for adults ages 65-84)²

Hospital Indemnity Insurance provides *cash benefits* regardless of any other insurance your clients may have, including Medicare.



By pairing Hospital Indemnity Insurance with their Medicare coverage, you can extend your senior clients' protection to help with unexpected costs – *especially clients with \$0 premium plans.*



¹ National Center for Health Statistics, Health, United States, 1997-2019: Table HospStay. Hyattsville, MD. 2020-2021.
Available from: <https://www.cdc.gov/nchs/hus/data-finder.htm>

² Agency for Healthcare Research and Quality, HCUPnet: Inpatient Stays, 2020

How can your clients use Hospital Indemnity cash benefits?

LET THEM DECIDE!

Hospital Indemnity cash benefits are paid directly to your client (the policyholder) following an inpatient hospitalization or treatment in an observation unit. The cash can be used to help pay for the services and resources they want and need, including:



Home care assistance



Rehabilitative services



Medicare hospital co-pays



Housekeeping help



Yard work



Transportation to/from appointments



Anything else!

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



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