

HOSPITAL RECOVERY INSURANCE

Help protect your hard-earned wages and savings.



- Eligible issue ages **18 – 85**; guaranteed renewable for life*
- No medical questions (including height & weight) for applicants ages **64.5 – 65.5***

* In certain states

Hospital Recovery Insurance provides *cash benefits* regardless of any other insurance you may have, including Medicare.



By pairing Hospital Recovery Insurance with medical coverage, you can extend your protection to help with unexpected costs – especially if you have a high deductible and/or out-of-pocket co-pays or if you are enrolled in a \$0 premium Medicare plan.

The risk of being hospitalized almost doubles at age 65.¹



Medical insurance may provide benefits to help with costs during a hospital stay. Once you leave the hospital, you 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 2016, the average length of a hospital stay was 4.6 days, with an average cost of nearly \$14,500 for adults 45-64.²



¹ National Center for Health Statistics, Health United States, 2017 with Special Feature on Mortality, Hyattsville, MD. 2018

² Agency for Healthcare Research and Quality, H-CUP Statistical Brief #246, December 2018

Not for use in California

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.



YourLifeSecure.com

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