

wellabe®

Medico
Insurance Company
A Wellabe Company

Hospital Confinement Indemnity Insurance



Protect your savings when you need it the most

A hospital stay can be upsetting — to your health, your wallet, and your family. Even if you have other medical insurance, some costs may not be covered. That's when Hospital Confinement Indemnity insurance can provide peace of mind in your time of need. It complements your existing health insurance by giving you cash to help with the costs your plan doesn't cover.

PROTECT YOUR SAVINGS

Four out of 10 U.S. adults say their household has used up all or most of their savings due to their health care debt, and nearly 18% of those with health care debt say they don't think they will ever pay it off.

WITH A HOSPITAL CONFINEMENT INDEMNITY INSURANCE PLAN:

- There's no deductible, and you receive payment even if you have other insurance.
- You're paid directly, and you may use the payment however you want.
- You'll be guaranteed issue if you're between the ages of 60 and 79 when you sign the application.
- If you live with another adult, you'll receive a 7% discount on your premiums.
- There's no network of hospitals, so you can choose any hospital you'd like.
- Your policy remains in force as long as your premiums are paid on time



HOW IT WORKS

If you're between the ages of 18 and 85, you can apply for Hospital Confinement Indemnity insurance. It pays you a cash benefit for each day you're in the hospital. You choose both:

- The number of days (3, 6, 7, 8, 9, 10, 21, or 31)
- The cash benefit amount per day (from \$100 to \$600 in increments of \$25)

IT ALSO PAYS CASH BENEFITS FOR:

- Travel to the hospital or medical facility and/or a hospital stay
- Inpatient mental health services
- Observation unit monitoring
- Emergency room services for injuries

HOSPITAL CONFINEMENT INDEMNITY INSURANCE ALSO ALLOWS YOU TO CHOOSE OPTIONAL BENEFITS AT AN ADDITIONAL COST, INCLUDING THE FOLLOWING SUPPLEMENTAL BENEFITS:

- Ambulance or urgent care center services
- A cancer diagnosis
- Outpatient surgery
- Outpatient therapy and chiropractic
- Skilled nursing services

Customer resources

When you become a Wellabe policyholder, you'll have access to resources that make it easy to make the most of your plan, including our mobile app, customer portal, and Customer Success team via email or phone. Visit Wellabe.com/Customer-Resources to learn more.





Let's do more, worry less, and make every day better

Since 1929, we have provided solutions to help people protect their health and financial well-being. Every day, we show we care through our shared values and doing what's right. We'll always be here helping people be well so they can prepare for tomorrow and live better today.

Medicare Supplement • Preneed
Hospital Indemnity • Dental • Final Expense
First Diagnosis Cancer • Short-term Care

Contact your agent
to learn more or
visit wellabe.com.



Policy forms: HIA63(PA)

Disclaimers

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Hospital confinement indemnity insurance is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the Federal Affordable Care Act. If you purchase this policy only, you will not satisfy the federal requirement that you have health coverage.

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00071(PA) Rev.10/23

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