

wellabe®

Medico
Insurance Company
A Wellabe Company

Hospital Indemnity Insurance

Underwritten by Medico® Insurance Company



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 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.¹

WITH A HOSPITAL 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.²
- You'll be guaranteed issue if you're between the ages of 60 and 79 when you sign the application.³
- 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 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 INDEMNITY INSURANCE ALSO ALLOWS YOU TO CHOOSE OPTIONAL BENEFITS AT AN ADDITIONAL COST, INCLUDING:

- 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.



Policy exclusions and limitations

We will not pay benefits for:

1. Any Loss that occurs while this policy is not in force.
2. Services or supplies not covered under this policy.
3. Treatment of complications of a noncovered Loss.
4. Any treatment for Loss that:
 - a. Is not Medically Necessary;
 - b. Is not prescribed by a Physician as necessary to treat a Sickness or Injury;
 - c. Is determined to be Experimental or Investigational;
 - d. Is received without charge or legal obligation to pay;
 - e. Would not routinely be paid in the absence of insurance.
5. Suicide or any suicide attempt, while sane or insane, or any intentionally self-inflicted Injury.
6. Alcoholism, drug addiction, or their complications, unless addiction resulted from narcotics prescribed by a Physician.
7. Injuries received or caused directly or indirectly while under the influence of a controlled substance, unless prescribed by a Physician, or by intoxication as defined by the laws and jurisdiction of the geographic area in which the Loss or cause of Loss was incurred.
8. Loss to which a contributing cause was Your commission of or attempt to commit a felony or being engaged in an illegal occupation.
9. Service for which benefits are available for You under state or federal workers' compensation.
10. Loss that occurs outside the territorial limits of the United States.
11. Any Loss resulting from war, declared or undeclared, or actively serving in the armed forces or their auxiliary units, including any country's National Guard or Army Reserve or their equivalent.
12. Durable medical equipment (DME), prosthetics, or orthopedic shoes.
13. Drugs and self-administered drugs.
14. Physical therapy, occupational therapy, speech therapy, or manipulation of the spine, except as specifically provided elsewhere in this policy.
15. Dental care or treatment (except expenses otherwise covered due to Injury to sound natural teeth); ordinary dental care, dentures and dental implants; cosmetic surgery, except for reconstructive surgery which is incidental to or follows surgery.
16. Vision surgery, including any complications arising therefrom, to correct visual acuity, including, but not limited to, LASIK and other laser surgery, radial keratotomy services, or surgery to correct astigmatism, nearsightedness (myopia), and/or farsightedness (presbyopia).
17. Hearing services.
18. Any Loss resulting from any device for aerial navigation, except as a fare-paying passenger.
19. Any Loss resulting, either directly or indirectly, from Your participation in a high-risk activity for pay, profit, or other commercial purposes, including, but not limited to:
 - a. Sporting event;
 - b. Skydiving;
 - c. Hang gliding;
 - d. Parachuting;
 - e. Piloting experimental or ultralight aircraft;
 - f. Riding in any aircraft not licensed to carry passengers or not operated by a duly licensed pilot;
 - g. Riding in a hot air balloon;
 - h. Bungee jumping;
 - i. Rappelling;
 - j. Professional mountain and/or rock climbing;
 - k. Rodeo participation; and
 - l. Organized contests including, but not limited to, organized contests of speed, go-cart racing, dirt bike racing, demolition derbies, and mountain bike racing. This exclusion also includes the practice, qualification, and/or testing for such activities.
20. Pregnancy, unless due to Complications of Pregnancy.
21. Abortion, except for Medically Necessary abortions performed to save the mother's life.
22. Sex change, reversal of tubal ligation, or reversal of vasectomy.
23. Cosmetic or elective procedures that are not Medically Necessary, including, but not limited to organ donation, elective sterilization, and fertility treatments.
24. Hospital Confinement primarily for hospice care, rest care, convalescent care, or for rehabilitation.

Premium change

Your premium rate is subject to change if a rate adjustment to all policyholders in the same plan, rate class, and state as yours is issued. Your premium may change due to age, a change in your premium payment method, a new rate table being applied, or a misstatement on the application that results in the proper amount due not being charged.

30-day right to return

If you are not completely satisfied with your hospital indemnity insurance plan, you can cancel it within 30 days of receiving it, and we will refund you any premium paid minus any claims paid.

Guaranteed renewable

This insurance will remain in force as long as your premiums are paid on time.



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.



Footnotes

1. KFF Health Care Debt Survey: February-March 2022). <https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings>
<https://www.cancer.gov/news-events/press-releases/2021/annual-report-nation-part-2-economic-burden>, October 2021.
2. If you signed an "Assignment of Benefits" with the hospital and you have a balance still due, Wellabe will have to pay benefits directly to the provider.
3. Preexisting conditions are not covered during the first six months after the policy date.

Policy form: HIA63(AZ)

Disclaimers

This product is underwritten by Medico® Insurance Company, a Wellabe company. Each underwriting company is solely responsible for its own contractual and financial obligations. THIS IS A LIMITED POLICY. This brochure is intended to provide a general description of the plan benefits. Plan provisions and benefits may vary from state to state. Not all products are available in all states. These plans have exclusions and limitations. For costs and further details of coverage, see your producer or write to Wellabe, P.O. Box 10386, Des Moines, IA 50306-0686 or call 800-228-6080. If there is a discrepancy between the brochure and the contract, the contract language prevails. This is a solicitation of insurance, and a licensed producer may contact you.

Hospital 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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