

Coverage that helps.

Hospital Indemnity Insurance from Cigna®. Insured by Loyal American Life Insurance Company.

Benefits can offer coverage you may not have for expenses related to your covered hospital stay.

Eligibility and how a Cigna® Hospital Indemnity policy works.

- Policies issued to individuals aged 50–85. Guaranteed renewable for life regardless of age or health.*
- No network restrictions. That means you'll be paid the same benefit amounts no matter which hospital you choose.
- Coverage available for yourself, spouse/ domestic partner or family.
- Riders may be available for purchase. Areas of coverage include accidents, cancer, heart attack, and stroke.**
- Pays a fixed benefit to the covered person (or their designee) for hospital stays resulting from a covered injury or illness.* The money can be used as the individual chooses. Benefits may be paid directly to the hospital upon assignment.



Charles Mai
24 E High Street Glassboro, NJ 08028
212-464-7559
cmai.insurance@gmail.com
<http://maiinsure.com>

*The company reserves the right to increase premiums on a class basis.

**Coverage varies by state and may not be available in all states.

***The term "hospital" does not include a clinic or facility, including a skilled nursing facility or an urgent care center, or a unit of a hospital for: Rehabilitation, convalescent care, custodial care, educational or nursing care for the aged, care for chemical dependence or alcohol dependence, or used exclusively for the treatment of mental and nervous disorders.