



**MEDICO®**  
INSURANCE COMPANY

# Hospital Indemnity Insurance<sup>1</sup>



**Solutions to help secure your financial future**

[www.gomedico.com](http://www.gomedico.com)



## Can you afford to be hospitalized?

A hospital stay can be traumatic -- to your health, your wallet, and your family. Even if you have other medical insurance, there will almost certainly be costs that aren't covered. That's when a Medico Insurance Company (*Medico*) Hospital Indemnity insurance plan provides you with supplemental cash benefits you can use however you want. It provides peace of mind by offering customized protection that pays benefits in your time of need.

Hospital Indemnity insurance pays you a cash benefit for each day you're in the hospital. This coverage is very flexible -- you choose both:

- The number of days (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

### In the U.S.:

36.5 million hospital stays annually with an average length of 4.5 days.<sup>2</sup>

10.5 percent increase in the cost of an inpatient hospital stay, from \$12,800 to \$14,300.<sup>3</sup>



Of course, there can be many other costs associated with hospitalization. Hospital Indemnity insurance also allows you to choose optional benefits<sup>4</sup> at an additional cost, including:

- Ambulance or urgent care center services
- A cancer diagnosis
- Outpatient surgery
- Outpatient therapy and chiropractic
- Skilled nursing services<sup>5</sup>

**Whatever your need, a Medico Hospital Indemnity plan can be customized to provide you with cash benefits and help protect your savings just when you need it the most.**

Percent of adults in the U.S. who say their health care costs over the past two years caused a very or somewhat serious problem for their overall financial situation

- 44%** Set up a payment plan with a hospital or health care professional
- 42%** Spent all or most of their personal savings
- 27%** Unable to pay for basic necessities like food, heat or housing
- 23%** Taken on credit card debt that may be hard to pay back
- 7%** Declared bankruptcy

Source: "Patient's Perspectives on Health Care in the United States," National Public Radio, the Robert Wood Johnson Foundation, and the Harvard T.H. Chan School of Public Health, February 2016. Used with permission.

## Hospital Indemnity insurance from Medico is an affordable way to supplement your health care coverage. There are so many great benefits:

- You receive payment even if you have other insurance
- We pay you directly, and you may use the payment however you want
- If you live with another adult, you'll receive a 7 percent discount on your premiums (*varies by state*)
- There's no deductible and no hospital precertification required
- 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



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## Choose Medico

When you select Hospital Indemnity insurance from Medico, you enjoy the security and assurance of a company that has been insuring consumers just like you since 1930. We're in a "people helping people" business, and we remain committed to helping you secure your financial future.

## Want to learn more about our company?

Contact your local agent to learn more about Medico Insurance Company's complete portfolio of products or visit [gomedico.com](http://gomedico.com).

- 1 In Arkansas, Hospital Indemnity Insurance is called Hospital Confinement Insurance. In Colorado, Hospital Indemnity Insurance is called Fixed Indemnity Insurance. In Pennsylvania, Hospital Indemnity Insurance is called Hospital Confinement Indemnity Insurance. In Utah, Hospital Indemnity Insurance is called Limited Benefit Insurance..
- 2 Weiss AJ (Truven Health Analytics), Elixhauser A (AHRQ). Overview of Hospital Stays in the United States, 2012. HCUP Statistical Brief #180. October 2014. Agency for Healthcare Research and Quality, Rockville, MD. <http://www.hcup-us.ahrq.gov/reports/statbriefs/sb180-Hospitalizations-United-States2012.pdf>.
- 3 Inflation-adjusted mean, between 2005 and 2014, for a person between the ages of 65 and 74. Source: McDermott KW (IBM Watson Health), Elixhauser A (AHRQ), Sun R (AHRQ). Trends in Hospital Inpatient Stays in the United States, 2005-2014. HCUP Statistical Brief #225. June 2017. Agency for Healthcare Research and Quality, Rockville, MD.
- 4 Optional Benefit Riders may not be available in all states.
- 5 In Iowa this rider is called a Nursing Facility Benefit Rider. In Pennsylvania, this rider is called a Supplemental Skilled Nursing Facility Indemnity Benefit Rider. In Washington, this rider is called a Nursing Facility Indemnity Benefit Rider. .

If you are not completely satisfied with your Hospital Indemnity insurance policy, you can cancel it within 30 days, and we will refund any premium paid minus any claims paid. This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy and riders for complete details. For costs and further details of the coverage, including exclusions, restrictions, or limitations and the terms under which the policy may be continued in force or discontinued, see your producer or contact Medico. Pre-existing conditions are not covered during the first six months after the policy date (may vary by state). To be eligible for benefits, you must receive medically necessary covered care, as defined in the policy.

This is a solicitation of insurance, and a licensed agent/producer may contact you. THIS IS A LIMITED POLICY. If there is a discrepancy between the brochure and the contract, the contract language prevails.

This policy 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, which is in effect beginning January 1, 2014.

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Policy forms: HIA63; HIA63(FL); HIA63(IL); HIA63(KS); HIA63(MO); HIA63(MT); HIA63(NC);  
HIA63(OH); HIA63(OK); HIA63(OR); HIA63(PA); HIA63(TN); HIA63(TX); HIA63(WI)

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