

# Help reduce the financial burden of an unexpected hospitalization.

Hospital Recovery Insurance from LifeSecure Insurance Company



Your medical plan is designed to provide you with benefits to help with medical costs during a hospital stay. Once you leave the hospital, you shouldn't have to worry about financial setbacks during your recovery. Things like lost wages plus the cost for help with transportation, meals, child care or even housekeeping can all add up.

**LifeSecure's Hospital Recovery insurance provides cash benefits directly to you, regardless of any other insurance you have, up to your Annual Benefit Bank Amount.**

## HOSPITAL RECOVERY INSURANCE

		BI-WEEKLY Payroll Deduction
Employee Issue Age	Coverage Type	<b>Benefit Amount: \$300</b>
18-29	Self Only	\$7.74
	Self + Spouse/Partner*	\$11.22
30-39	Self	\$8.61
	Self + Spouse/Partner*	\$12.65
40-49	Self	\$10.46
	Self + Spouse/Partner*	\$16.44
50-59	Self	\$13.99
	Self + Spouse/Partner*	\$23.48
60-64	Self	\$15.69
	Self + Spouse/Partner*	\$27.08
65-69	Self	\$19.67
	Self + Spouse/Partner*	\$34.64
70-74	Self	\$26.90
	Self + Spouse/Partner*	\$47.10

\* Premiums shown which include spouse/partner coverage assume the spouse/partner is in the same age band as the primary (self) applicant. If the spouse/partner is in a different age band, then premiums will differ from those illustrated.

## HOSPITAL RECOVERY INSURANCE BENEFIT PAYOUT EXAMPLE

**Your cold takes a turn for the worse. X-rays reveal you have pneumonia. You're hospitalized for three days.**

\$300 Daily Benefit Amount	X	30 Days Maximum Days	=	\$9,000 Your Annual Benefit Bank
\$300 Daily Benefit Amount	X	3 Days Number of Days in Hospital	=	<b>\$900</b> <b>Your Cash Benefit Payout</b>

**How you use your cash benefit payout is up to you!**

### How Does It Work?

Upon discharge from an inpatient hospital stay, a cash benefit will be paid to you which equals your Daily Benefit Amount times the number of days hospitalized.

The maximum numbers of days = 30 per calendar year, per covered family member.

*(Example is for illustration purposes only)*

## LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS\*

**Pre-Existing Condition Limitation:** Care or treatment caused by a Pre-Existing Condition will not be covered unless it begins more than 6 months after the Policy effective date.

**Exclusions:** No benefits will be payable under this policy for a Sickness or Injury that was directly or indirectly a result of: operating, learning to operate, or serving as a crew member of any aircraft; or engaging in hang gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing or any similar activities; or riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; or an illness, treatment or medical condition that is due to war or act of war which is not an act of terrorism, whether declared or undeclared, while serving in the armed forces or any auxiliary unit; or voluntarily participating in or attempting to participate in an illegal activity that is classified as a felony, whether charged or not (the term felony is as defined by the law of the jurisdiction in which the activity takes place); or dental treatment or plastic surgery for cosmetic purposes (this exclusion does not apply if the treatment or surgery is (a) due to an Injury; or (b) to restore normal bodily functions); or elective surgery that is not Medically Necessary; or normal pregnancy, except for Complications of Pregnancy; or an illness, treatment or medical condition that results from an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury.

**No benefits will be payable under this Policy for expenses or treatment of:** a Mental or Nervous Disorder or disease; or alcoholism or drug addiction; or care or services provided outside the United States of America, its territories or possessions, or Canada.

**THIS POLICY PROVIDES LIMITED BENEFITS.**

\* The limitations or conditions on eligibility for benefits may vary by state.



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