



**MEDICO®**  
INSURANCE COMPANY

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

## Skilled Nursing Facility Indemnity benefit rider<sup>2</sup>

The costs associated with a hospital stay can be staggering. Even if you have other medical insurance, often there are costs that aren't covered and are your responsibility. Fortunately, Medico Insurance Company's Hospital Indemnity insurance can provide supplemental cash benefits when you're hospitalized, providing peace of mind in your time of need.



### But what about after you leave the hospital?

Do you worry how you would pay your bills if you were then confined to a skilled nursing facility? It's a common concern for Americans, because people are living longer and skilled nursing facility costs are skyrocketing. In fact, a recent report shows in 2018, the national, daily average for nursing home care for a shared room was \$235<sup>3</sup> – or **\$85,775 per year**.

The Skilled Nursing Facility Indemnity Benefit Rider (Skilled Nursing Facility rider) offered with Medico's Hospital Indemnity insurance pays a **daily cash benefit** for each day (up to 50 days) that you're confined to a skilled nursing facility. You can use the money however you want, and best of all, the cost for this rider is very reasonable.





## Meet Gina\*

At the age of 66, Gina had a stroke and was hospitalized for seven days. She then went to a skilled nursing facility for 21 days. Her Hospital Indemnity insurance and Skilled Nursing Facility Indemnity benefit rider paid Gina \$5,705\* in cash benefits that she could use however she wanted. Yet the coverage was extremely affordable – Gina paid only **\$39.09 per month\*\***.

But Gina's story doesn't end there. One very special feature of the Skilled Nursing Facility Indemnity benefit rider is it includes a **restoration benefit**. Even if all or a portion of the benefits are used, they can be restored once during the lifetime of the rider. That came in very handy for Gina when, two years later, she fell and broke her hip. She spent three days in the hospital, then nine days in a skilled nursing facility. Her Hospital Indemnity insurance again paid benefits for her hospital confinement, and her Skilled Nursing Facility (benefit rider) was restored, again providing her with benefits. Her policy paid another \$2,445.

### **Again, big benefits for such a small premium!**

\* This is an example for illustrative purposes only.

\*\* Female, age 66, ZIP 75080 (Texas). Plan code HIA63. Hospital Indemnity \$200 per day for up to 7 days. Skilled Nursing Care Facility \$200 per day for up to 50 days. Household discount, bank draft, monthly.



## Want to learn more?

Contact your local agent 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 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.
- 3 May 2018. United States. Payingforseniorcare.com. <https://www.payingforseniorcare.com/longtermcare/paying-for-nursing-homes.html>. Used with permission.

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 flyer 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 flyer 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(OK); HIA63(OH); HIA63(OR); HIA63(PA); HIA63(TN); HIA63(TX); HIA63(WI)  
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