



Hospital Indemnity Insurance

Policy Highlight Sheet

A hospital stay can be traumatic – to your health, your wallet, and your family. Even if you have additional medical insurance, you will most likely have costs that aren’t covered. That’s when a Medico Insurance Company Hospital Indemnity insurance plan can provide you with supplemental cash benefits to use as needed.

Policy Highlights		State Variations
Issue Ages	40 to 85	In KS and MT, the minimum age is 50.
Simplified Issue	A short application is used; no telephone interview, no prescription drug screen, and no medical exam.	
Rates	Rate based on effective date; gender specific.	In CO, rates are unisex.
Discounts	A 7% Household Discount is available when the applicant lives in the same household with another person over 18 years old, regardless of whether they sign up for coverage with Medico.	Not available in PA. In KY, both individuals must be Medico Hospital Indemnity policyholders or applicants, and the discount continues only while both policies are in force. In AZ, the applicant must live in the same household with another person regardless of whether the second person signs up for coverage.
Hospital Confinement Benefit	<p>The Hospital Confinement benefit pays for each day of confinement in a hospital. You can choose the number of days per period of confinement (6, 7, 8, 9, 10, 21, or 31 days) and the amount per day (from \$100-\$600 in \$25 increments).</p> <p>Observation Unit benefit: Pays 100% of the Hospital Confinement benefit amount per day for a maximum of six days per calendar year while receiving services in a hospital observation unit as a result of a covered loss due to sickness or injury.</p> <p>Emergency Room benefit: Pays \$150 per day while receiving services in a hospital emergency room as a result of a covered loss due to an injury if admitted to a hospital within 24 hours. Maximum four days per calendar year.</p> <p>Transportation and Lodging benefit: Pays \$100 per day for a maximum of 10 days per calendar year to cover expenses incurred for transportation or lodging while receiving treatment in a hospital or medical facility located more than 50 miles from the insured’s residence.</p> <p>Inpatient Mental Health benefit: Pays \$175 per day of confinement in a hospital due to a covered mental or nervous disorder for a maximum of seven days per calendar year.</p>	<p>In FL, only option is 31 days. In UT, options are 10, 21, or 30 days. In IL, pays an additional \$30 per day for up to 31 days. In PA, pays an additional \$10 per day for a maximum of 31 days. In TX, pays an additional \$15 per day on days 1-31.</p> <p>In KS and TX, this benefit is available only while the insured is hospital confined.</p> <p>In KS, this benefit is called Mental Health and Substance Abuse Indemnity benefits. It pays \$25 per day for: (a) confinement in a hospital due to a covered mental or nervous disorder for a maximum of 45 days per calendar year; and (b) confinement in a hospital due to a covered substance abuse disorder for a maximum of 30 days per calendar year. In MT, mental/nervous benefits are paid under the Hospital Confinement benefit.</p>

Optional Rider Benefits (available at an additional cost)		State Variations
Ambulance Services Benefit Rider	Pays \$250 per day for ground or air transportation for a combined maximum of four days per calendar year. Subject to a lifetime maximum of \$2,500.	Not available in MT or TX.
Outpatient Therapy/Chiropractic Services Benefit Rider	Pays \$50 per day with a choice of 15 or 30 days per calendar year for outpatient therapy services for charges incurred as a result of a covered sickness or injury. Pays \$50 per day for up to five days per calendar year for chiropractic services.	Not available in MT or TX.
Skilled Nursing Facility Benefit Rider	Pays \$100, \$150, or \$200 per day for up to 50 days when the insured is confined to a skilled nursing facility. Restoration of benefit is allowed once during the lifetime of this rider.	In IA, this rider is called a Nursing Facility benefit rider. In WA, this rider is called a Nursing Facility benefit rider.
Lump Sum Cancer Benefit Rider	Pays \$1,000; \$2,500; \$5,000; \$7,500; or \$10,000 with first diagnosis of internal cancer or malignant melanoma. Maximum of one payment. Coverage will terminate after payment of benefit. Only available up to age 80.	Not available in TX, VA, or WA.
Lump Sum Hospital Confinement Benefit Rider	Pays \$250, \$500, or \$750 for up to three benefit periods each calendar year when the insured is confined to a hospital.	
Outpatient Surgery Benefit Rider	Pays \$250, \$500, \$750, or \$1,000 for up to two days each calendar year when insured has outpatient surgery.	Not available in MT or TX.
Urgent Care Center Benefit Rider	Pays \$50 per day for up to four days each calendar year when insured obtains urgent care services.	Not available in MT or TX.

In Arkansas, this plan is called Hospital Confinement Insurance. In Colorado, this plan is called Fixed Indemnity Insurance. In Utah, this plan is called Limited Benefit Insurance. In Pennsylvania, this plan is called Hospital Confinement Indemnity Insurance, and each rider name begins with "Supplemental." In Virginia, this plan is called Limited Benefit Hospital Indemnity Insurance.

This policy has limitations and exclusions. Preexisting conditions are not covered during the first six months after the policy date. Policy availability, exclusions, and limitations may vary by state. See the plan in your state for complete details.

The policyholder has 30 days after receiving the policy to examine it and return it to Medico or to the producer if they are dissatisfied. Medico will refund the premium, less any claims paid, and void the policy. (In Kansas and Virginia, Medico will refund the premium and void the policy.) 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. Preexisting 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 Jan. 1, 2014.

Product is available in the following states:

AL, AR, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MN, MO, MS, MT, NC, NE, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, WV, WY



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