



We help people deal with the Medicare confusion they'll be dealing with at Age 65 or when they retire.

## Medicare & Hospital Indemnity Insurance



Paid  
Directly  
to You

Hospital Indemnity Insurance is **supplemental** medical insurance paying a **daily benefit amount** if you are hospitalized, regardless of other insurance that you may have. This could cover gaps in some Medicare plans.

### What is the average length of a hospital stay?

**4.5 Days**

The national average is 4.5 days, according to the Agency for Healthcare Research and Quality.

### What is the hospital deductible for Original Medicare Part A?

**\$1,484**

deductible per benefit period

### What is the hospital deductible range for a \$0 Premium Medicare Advantage (HMO) Plan?

**\$350 - \$390**

copayment per day for days 1 through 5, then \$0 copayment after day 5

### What is the daily benefit amount for Hospital Indemnity Insurance?

Daily benefit between \$100 and \$450, available in \$25 increments ... 6 and 10-day benefit period available  
Issue ages 50-85 ... Simplified Underwriting  
6 Medical Questions ... Guaranteed Renewable for Life  
Maximum of 4 hospital confinements per year  
Contact me for ... the 6 Questions ... Pricing ... Details

Age 65  
\$400 per Day  
6-Day Benefit  
Cost: \$34/month

**Russ Swallow**

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Licensed Insurance Advisor

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