

HOSPITAL CONFINEMENT INDEMNITY COVERAGE: Should You Have One?

A hypothetical situation:



Meet Julie



Julie's highly rated Medicare Advantage Plan has a **\$250/day**

Inpatient Hospital Care co-pay for days 1 to 6.



Julie experienced a 4-day inpatient hospital stay. Her Medicare Advantage* co-pay was

\$1,000

(\$250 co-pay x 4 days = \$1,000)

How did Julie's hospital confinement indemnity coverage help lower her out-of-pocket costs?



Hospital indemnity coverage pays a cash benefit for each day an insured is in the hospital.



Julie's hospital indemnity coverage will pay her a \$250 cash benefit for each day spent in the hospital (up to 6 days maximum).

The cost of her hospital indemnity coverage is \$22.64 per month.



Since Julie was in the hospital for 4 days, she received **\$1,000 in cash benefits**

which she used to help cover her Medicare Advantage co-pay!

GREAT NEWS!

Julie's inpatient hospital benefits restore an unlimited amount of times after 60 days of no hospital confinement, so she may use her hospital confinement indemnity coverage again in the future!

Julie's hospital confinement indemnity coverage, Advantage Plus[®] was issued by Guarantee Trust Life Insurance Company (GTL), an experienced leader in the hospital indemnity market.

*GTL and their licensed agents are not connected with or endorsed by the US Government or the Federal Medicare Program.

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

ADVANTAGE PLUS[®]

Hospital Indemnity Plan

Coverage details for: _____ Current age: _____

Medicare Advantage Plan Details:

Inpatient Hospital Stay:

Number of co-pay days: _____

Daily co-pay amount: \$ _____

Ambulance:

Co-pay amount per use: \$ _____

Annual Maximum Out-of-Pocket:

Amount: \$ _____

Monthly Premium: \$ _____

Hospital Indemnity Policy Details:

Hospital Confinement Benefit Selections:

Daily Benefit Period: 3-day _____ 6-day _____ 10-day _____ 21-day _____

Daily Benefit Amount: \$ _____

Ambulance Service Benefit Rider:

(\$200 Benefit Per Use)

Yes _____ No _____

Cancer Lump Sum Benefit Rider:

\$2,500 _____ \$5,000 _____ \$10,000 _____ \$15,000 _____ \$20,000 _____

Monthly Hospitalization Indemnity Policy Premium: \$ _____

+ ABOUT US

Experience You Can Trust- With more than 80 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and superior insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states and the District of Columbia.

Hospital Confinement Indemnity insurance is issued on Form Series G0553 by Guarantee Trust Life Insurance Company, Glenview, IL. This product, its features and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please contact us or your agent. Insurance solicitation-an agent may contact you.

Please Contact:

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