

HOSPITAL CONFINEMENT INDEMNITY COVERAGE: Should You Have One?

A hypothetical situation:



Meet Brian



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

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



Brian experienced a 4-day inpatient hospital stay. His Medicare Advantage* co-pay was

\$1,000

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

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



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



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

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



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

which he used to help cover his Medicare Advantage co-pay!

GREAT NEWS!

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

Brian's hospital confinement indemnity coverage, Indemnity 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.

INDEMNITY PLUS

Hospital Confinement Indemnity Insurance

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 Confinement Indemnity Certificate Details:

Hospital Confinement Benefit Selections:

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

Indemnity Plus, hospital confinement indemnity insurance is issued on Form Series GC-1550-FL & Rider Series GRG15ASB, GRG15CLS-IL, GRG15CLSR-IL, GRG15OPS, GRG15SDH, GRG15SNF, GRG15LSH and GRG15DV by Guarantee Trust Life Insurance Company. 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 refer to the Certificate. Membership with Select Benefit Services Association (SBSA) is required in order to apply for this coverage. Guarantee Trust Life Insurance Company, Select Benefit Services Association and VantageAmerica Solutions Inc. are separate legal entities and have sole financial responsibility for their own products. Insurance solicitation-an agent may contact you.

Please Contact:



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