

# HOSPITAL CONFINEMENT INDEMNITY COVERAGE:

A hypothetical situation:

## SHOULD YOU HAVE ONE?



Meet Brian



Brian's highly rated Medicare Advantage Plan has a **\$250/day** Inpatient Hospital Care co-pay for days 1-6.



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 in the hospital (up to 6 days maximum). The cost of his hospital indemnity coverage is \$26.35 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<sup>®</sup>, 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.

\*\*Rate based on age 65, 6-Day, \$250/day benefit, including a short duration hospital stay benefit.

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 Indemnity Certificate Details:

Hospital Confinement Benefit Selections:

Daily Benefit Period: 1-day \_\_\_\_\_ 3-day \_\_\_\_\_ 6-day \_\_\_\_\_ 10-day \_\_\_\_\_

Daily Benefit Amount: \$ \_\_\_\_\_

Ambulance Service Benefit Rider:

(\$50 - \$400 Benefit Per Use)

Yes \_\_\_\_\_ No \_\_\_\_\_ \$ \_\_\_\_\_

Cancer Lump Sum Benefit Rider:

\$2,500 \_\_\_\_\_ \$5,000 \_\_\_\_\_ \$6,700 \_\_\_\_\_ \$10,000 \_\_\_\_\_

\$15,000 \_\_\_\_\_ \$20,000 \_\_\_\_\_

Monthly Hospitalization Indemnity Certificate Premium: \$ \_\_\_\_\_



## ACCESS TO ASK MAYO CLINIC ONLINE

**24/7** access to Ask Mayo Clinic's on-demand, private and secure web-based tool providing an easy assessment of over 300 common symptoms.

### + 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 GC-1550-FL and Rider GRG18ASB, GRG15CLS-IL, GRG15CLSR-IL, GRG070PS(A), GRG15SDH, GRG15SNF, GRG05SNF, GRG15CA-IL 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 contact us or your agent. Insurance solicitation - an agent may contact you. 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.

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1275 Milwaukee Avenue, Glenview, IL 60025 | www.gtlic.com | 800-338-7452