



Hospital Indemnity Insurance

How this plan works

Could you cover unexpected hospital bills? Hospital Indemnity (HI) insurance can be particularly helpful given that a majority of Americans don't have enough savings to cover unplanned medical bills.¹

HI insurance provides cash benefits to help with expenses that may or may not be covered by your health insurance. Here's how it works.

*Gallbladder Emergency		*Car Accident	
<p>You experience severe abdominal pain so you go to the hospital. You are admitted and have emergency surgery to remove your gallbladder. You stay for two nights.</p> <p>Although you have health insurance, you are responsible for \$2,500 in out-of-pocket expenses due to your deductible, coinsurance, and other expenses not covered by your plan. With HI insurance, your out-of-pocket cost is reduced by 46% to \$1,350.</p>		<p>You are involved in a car crash that results in your admission to the ICU. You are confined to the ICU for two nights, and you stay hospitalized for an additional three nights.</p> <p>Your medical insurance leaves you with \$5,000 in out-of-pocket expenses due to your deductible, coinsurance, and other expenses not covered by your plan. With HI insurance, your out-of-pocket cost is reduced by 52% to \$2,600.</p>	
Benefits Payable To You			
Out-of-pocket costs	\$2,500	Out-of-pocket costs	\$5,000
Hospital Admission Benefit	- \$1,000	Hospital Admission Benefit	- \$1,000
Hospital Confinement Benefit	- \$150	ICU Admission Benefit	- \$1,000
Net out-of-pocket costs	= \$1,350	ICU Confinement Benefit	- \$300
Savings	\$1,150 (or 46%)	Hospital Confinement Benefit	- \$300
		Net out-of-pocket costs	= \$2,400
		Savings	\$2,600 (or 52%)

*For illustrative purposes only

**Visit MeyerAndAssoc.com/Hospital-Indemnity-Insurance
or call 973-774-7221 (Weekdays 8:30 a.m.–6 p.m. ET)**

¹ "Less than Half of Americans Have Savings to cover a \$1,000 Surprise Expense," www.bankrate.com , 2022.

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This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

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