

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.