

Hospital Indemnity Insurance Worksheet



Take a moment to see how this plan can work with your current Medicare Advantage plan.

Name _____ Current plan's out-of-pocket maximum _____

Agent name _____ Agent contact information _____

Current Health Insurance Plan Copays					
Inpatient hospital care	\$ _____ / copay	X	_____ days	=	\$ _____
Inpatient mental health services	\$ _____ / copay	X	_____ days	=	\$ _____
Emergency room services	\$ _____ / copay	X	_____ days	=	\$ _____
Ambulance services	\$ _____ / copay	X	_____ days	=	\$ _____
Skilled nursing services	\$ _____ / copay	X	_____ days	=	\$ _____
Outpatient surgery	\$ _____ / copay	X	_____ days	=	\$ _____
Outpatient therapy	\$ _____ / copay	X	_____ days	=	\$ _____
Chiropractic services	\$ _____ / copay	X	_____ days	=	\$ _____
Urgent care	\$ _____ / copay	X	_____ days	=	\$ _____
Total out-of-pocket costs \$					_____

Medico Insurance Company's Hospital Indemnity Insurance					
Inpatient/observation hospital stay	\$ _____ / day	X	_____ days	=	\$ _____
Inpatient mental health services	\$ <u>175</u> / day	X	_____ days	=	\$ _____
Emergency room services	\$ <u>150</u> / visit	X	_____ visits	=	\$ _____
Transportation and lodging	\$ <u>100</u> / day	X	_____ days	=	\$ _____
Optional benefits					
Ambulance	\$ <u>250</u> / day	X	_____ days	=	\$ _____
Skilled nursing services ¹	\$ _____ / day	X	_____ days	=	\$ _____
Outpatient surgery	\$ _____ / day	X	_____ days	=	\$ _____
Outpatient therapy/ Chiropractic services	\$ <u>50</u> / visit	X	_____ days	=	\$ _____
Urgent care	\$ <u>50</u> / day	X	_____ days	=	\$ _____
Lump sum cancer treatment	\$ _____ / diagnosis	X	<u>1</u>	=	\$ _____
Lump sum hospital confinement	\$ _____ / confinement	X	_____ confinement	=	\$ _____
Total Medico Hospital Indemnity insurance pays \$					_____

Continued on the back

1. In Iowa, this rider is called Nursing Facility benefit rider. In Pennsylvania, this rider is called Supplemental Skilled Nursing Facility Indemnity benefit rider. In Washington, this rider is called Nursing Facility Indemnity benefit rider.

In Pennsylvania, "hospital indemnity insurance" is called, "hospital confinement indemnity insurance." In Arkansas, "hospital indemnity insurance" is called "hospital confinement insurance." In Colorado, "hospital indemnity insurance" is called "fixed indemnity insurance policy." In Utah, "hospital indemnity insurance" is called "hospital limited benefit indemnity insurance policy." In Virginia, "hospital indemnity insurance" is called "limited benefit hospital indemnity insurance policy."

Policy provisions and benefits may vary from state to state. Please see the policy and riders for complete details. For costs and further details of the coverage, including exclusions, restrictions, or limitations and the terms under which the policy may be continued in force or discontinued, see your producer or contact Medico. Preexisting conditions are not covered during the first six months after the policy date (may vary by state). To be eligible for benefits, you must receive medically necessary covered care, as defined in the policy. This is a solicitation of insurance, and a licensed agent/producer may contact you. THIS IS A LIMITED POLICY.

If there is a discrepancy between the flyer and the contract, the contract language prevails. This policy is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the Federal Affordable Care Act. If you purchase this policy only, you will not satisfy the federal requirement that you have health coverage, which has been in effect since Jan. 1, 2014.

Policy forms: HIA63; HIA63(FL); HIA63(IL); HIA63(KS); HIA63(MO); HIA63(MT); HIA63(NC); HIA63(OK); HIA63(OH); HIA63(OR); HIA63(PA); HIA63(TN); HIA63(TX); HIA63(VA); HIA63(WI)

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