



Hospital Indemnity Insurance¹

Benefit Riders

Hospital Indemnity insurance pays a cash benefit for each day you're confined to the hospital. But you may want the opportunity to add more protection for certain medical services at an affordable cost. With **seven optional riders available**, you can create a customized plan to ensure you have the best protection for your specific situation.

1 **Ambulance Services Indemnity benefit rider**

Ambulance services are often used before hospital confinement. This rider pays \$250 per day for ground or air transportation for a combined maximum of four days per calendar year. Subject to a lifetime maximum of \$2,500.²

2 **Outpatient Therapy and Chiropractic Services Indemnity benefit rider**

As a result of a covered sickness or injury, you may need outpatient therapy (occupational therapy, speech therapy, or physical therapy). This rider will pay you a cash benefit of \$50 per day with a choice of 15 or 30 days per calendar year for these services. It will also pay \$50 per day for up to five days per calendar year for chiropractic services.²

3 **Skilled Nursing Facility Indemnity benefit rider**

Once you leave the hospital, you may need services at a skilled nursing facility. This rider will pay you \$100, \$150, or \$200 per day for up to 50 days when you're confined to a skilled nursing facility. Restoration of benefits is allowed once during the lifetime of this rider.³

4 **Lump Sum Hospital Confinement benefit rider**

If you are confined to a hospital, this rider will pay you \$250, \$500, or \$750 in cash for up to three benefit periods each calendar year.

5 **Lump Sum Cancer benefit rider**

If you receive a first diagnosis of internal cancer or malignant melanoma, this rider will pay you one cash benefit payment in the amount of \$1,000, \$2,500, \$5,000, \$7,500, or \$10,000. Hospital confinement is not required. Available only up to age 80.⁴

6 **Outpatient Surgery Indemnity benefit rider**

If you have outpatient surgery, this rider will pay you \$250, \$500, \$750, or \$1,000 for up to two days each calendar year.²

7 **Urgent Care Center Indemnity benefit rider**

If you obtain urgent care services, this rider will pay you a cash benefit of \$50 per day for up to four days each calendar year.²



Hospital Indemnity
insurance from
Medico is an affordable
way to obtain health
care benefits.



Want to learn more?

Contact your local agent
or visit **gomedico.com**.

- 1 In Arkansas, Hospital Indemnity Insurance is called Hospital Confinement Insurance.
In Colorado, Hospital Indemnity Insurance is called Fixed Indemnity Insurance.
In Pennsylvania, Hospital Indemnity Insurance is called Hospital Confinement Indemnity Insurance and each rider name begins with 'Supplemental'.
In Utah, Hospital Indemnity Insurance is called Limited Benefit Insurance..
- 2 Not available in MT or TX.
- 3 In Iowa, this rider is called Nursing Facility benefit rider.
- 4 Not available in TX.

If you are not completely satisfied with your Hospital Indemnity insurance policy, you can cancel it within 30 days, and we will refund any premium paid minus any claims paid. This flyer is intended to provide a general description of the policy rider benefits. 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. Pre-existing 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 is in effect beginning January 1, 2014.

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PO Box 10386 | Des Moines, IA 50306
1.800.228.6080 · www.gomedico.com