wellabe® | **Medico Insurance Company**
A Wellabe Company

# Hospital Indemnity Comparison Chart

| Base benefits | Wellabe | Competitor 1 | Competitor 2 | Competitor 3 |
|---|---|---|---|---|
| **Hospital confinement daily benefit amount** | $100–$600 in $25 increments | • Up to $2,500 for one day<br>• Up to $990 for all other options | • Lump sum: Up to $2,500 in $250 increments<br>• Daily: Up to $700 in $10 increments | • Daily benefit: $100–$1,000 in $10 increments<br>• Lump sum: $100–$3,000 in $50 increments |
| **Hospital confinement benefit period** | • 3, 6–10, 21, or 31 days<br>• Restores after 60 days of not being confined to a hospital or receiving treatment | • 1, 3–10, or 15 days<br>• Restores after 60 days of not being confined to a hospital or receiving treatment | • 3–10 or 20 days with a lifetime maximum of 365 days<br>• Restores after 60 days of not being confined to a hospital or receiving treatment | • 3, 4, 5, 6, 7, 8, 9, 10, 15, 20, 31 days<br>• Restores after 60 days from discharge |
| **Observation/Short duration** | Paid at 100% of the Hospital confinement benefit amount for up to six days per calendar year | If hospitalized between 6–24 hours, 100% of daily benefit paid (25% if one day is selected) | Observation will be paid at 50% of daily benefit if the stay is less than 24 hours | 100% of daily benefit up to maximum of lesser of five or number of days for benefit period |
| **Emergency room** | $150 per day due to accident or injury up to four times per calendar year, no hospitalization required | $150 due to accident or injury, no hospitalization required | Part of ambulance rider | • Combined with Ambulance, ER, and Urgent Care Optional Rider<br>• $100–$500 in $100 increments payable up to four times per year<br>• Covers both injury and sickness |
| **Mental health** | $175 per day for up to seven days per calendar year | $175 for up to seven days | N/A | $175 per day up to seven days |
| **Transportation and lodging** | • $100 per day up to 10 days per calendar year<br>• 50 mile minimum distance | N/A | N/A | N/A |

| Optional rider | Wellabe | Competitor 1 | Competitor 2 | Competitor 3 |
|---|---|---|---|---|
| **Ambulance** | • $250 per day up to four days per calendar year<br>• Lifetime maximum of $2,500 | • Choice of $50–$400 up to four times a year<br>• Lifetime maximum of 12 trips | $200 up two times per year, includes emergency room | • Combined with Ambulance, ER, and Urgent Care Optional Rider<br>• $100–$500 in 100 increments payable up to four times per year<br>• Air ambulance is 10 times election |
| **Outpatient therapy** | $50 per day for either 15 or 30 days per calendar year | $50 for either 15 or 30 days | $50 for either 15 or 30 days | $50–$250 in $10 increments up to 15 or 30 days |
| **Chiropractic care** | $50 per day up to five days per calendar year | $50 per day up to five days | N/A | $50–$250 in $10 increments up to five days |
| **Skilled nursing** | $100, $150, or $200 per day for up to 50 days | Choice of $100–$300 for days 1–50 or $100–$300 for days 21–100 | Up to $200 in $10 increments with choice of 1–20 days, 21–100 days, or 1–100 days | $100–$500 for either 1–20 days, 21–100 days, 1–100 days |
| **Lump-sum cancer** | • $1,000; $2,500; $5,000; $7,500; or $10,000<br>• Only to age 80<br>• One benefit per lifetime | • $2,500; $5,000; $7,500; $10,000; $15,000; or $20,000<br>• 25% of benefit paid for cancer in situ and $500 for basal cell or squamous cell skin carcinoma<br>• Optional recurrence benefit rider | • $2,500; $5,000; or $10,000 one time per life of the policy<br>• Rider terminates after benefit paid | • $2,500; $5,000; $10,000; $15,000; $20,000; or $25,000<br>• $600 skin cancer benefit |
| **Outpatient surgical** | $250, $500, $750, or $1,000 per day up to two days per calendar year | $250, $500, $750, or $1,000 up to two times per year | Up to $1,500 in $250 increments one time per calendar year | $250; $500; $750; or $1,000 up to two surgeries per year |
| **Lump-sum confinement** | $250, $500, or $750 paid one, two, or three confinements per calendar year | • $250, $500, or $750<br>• Restores after 60 days | N/A | Included as a base option |
| **Urgent care** | $50 per day up to four days per calendar year | $150 due to accident or injury, no hospitalization required | N/A | • Combined with Ambulance, ER, and Urgent Care Optional Rider<br>• $100 to $500 in $100 increments payable up to four times per year<br>• Urgent care paid at 50% |
| **Dental** | N/A | • $400; $800; or $1,200<br>• $200 for glasses or contacts after a 12-month waiting period | N/A | N/A |
| **Critical accident** | N/A | $5,000 or $10,000 paid on a scheduled basis | N/A | N/A |
| **Doctor office visit** | N/A | N/A | Up to $60 in $10 increments up to 20 times per year | N/A |
| **Wellness** | N/A | Included in guaranteed purchase option, $100 for annual physical examination | N/A | N/A |

| Additional highlights | Wellabe | Competitor 1 | Competitor 2 | Competitor 3 |
|---|---|---|---|---|
| Automatic benefit increase | Policyholders can increase benefit and rider amounts on existing policy once per year | For an additional premium, can exercise a guaranteed purchase option that increases daily hospital benefit by 10% of original amount up to five times prior to age 85 | N/A | For an additional premium, increases hospital confinement benefit up to 15%, total of five times during life of policy |
| Issue ages | 18–85 | 40–85 | 18–89 | 18–85 |
| Underwriting | • GI period : 60–79<br>• Simplified underwriting (nine health questions) | • GI period: 64.5–70<br>• Simplified underwriting | • No GI period<br>• Simplified underwriting | • GI period: 64–74, lump sum cancer excluded from GI<br>• Simplified underwriting |
| Post-issue benefit change Wellabe | • Adjust base benefits or riders once a year<br>• Add or remove optional riders once per life of policy | N/A | N/A | N/A |
| Household discount | 7% if living with someone 18 or older | N/A | N/A | 7% |

**For agent use only; Not for consumer solicitation.** This policy is underwritten by Medico® Insurance Company, a Wellabe company. Plans may not be available in all states. This is a general description of the policy provisions and benefits. Policy provisions and benefits may vary by state. Please see the plan in your state for complete details.



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