



**Medico
Insurance Company**
A Wellabe Company

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

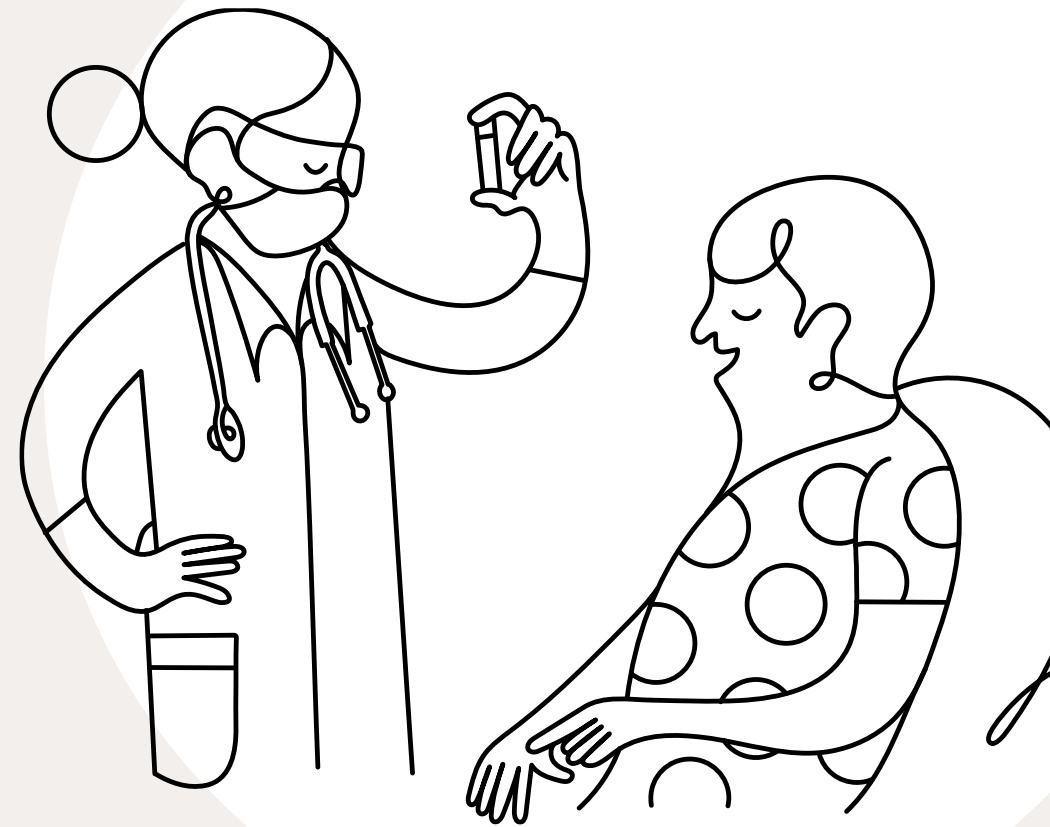
This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.



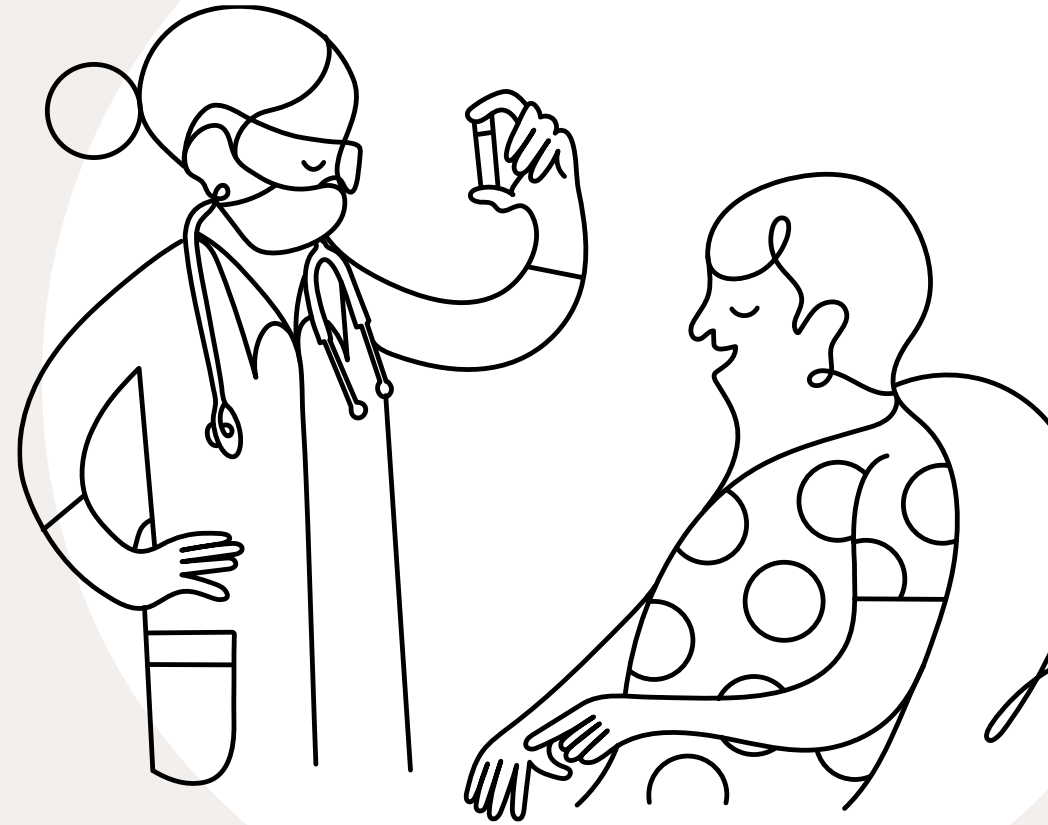
wellabe®

**Medico
Insurance Company**
A Wellabe Company

Protecting your savings when you need it most

Hospital Indemnity Insurance¹

00185 Rev.01/25



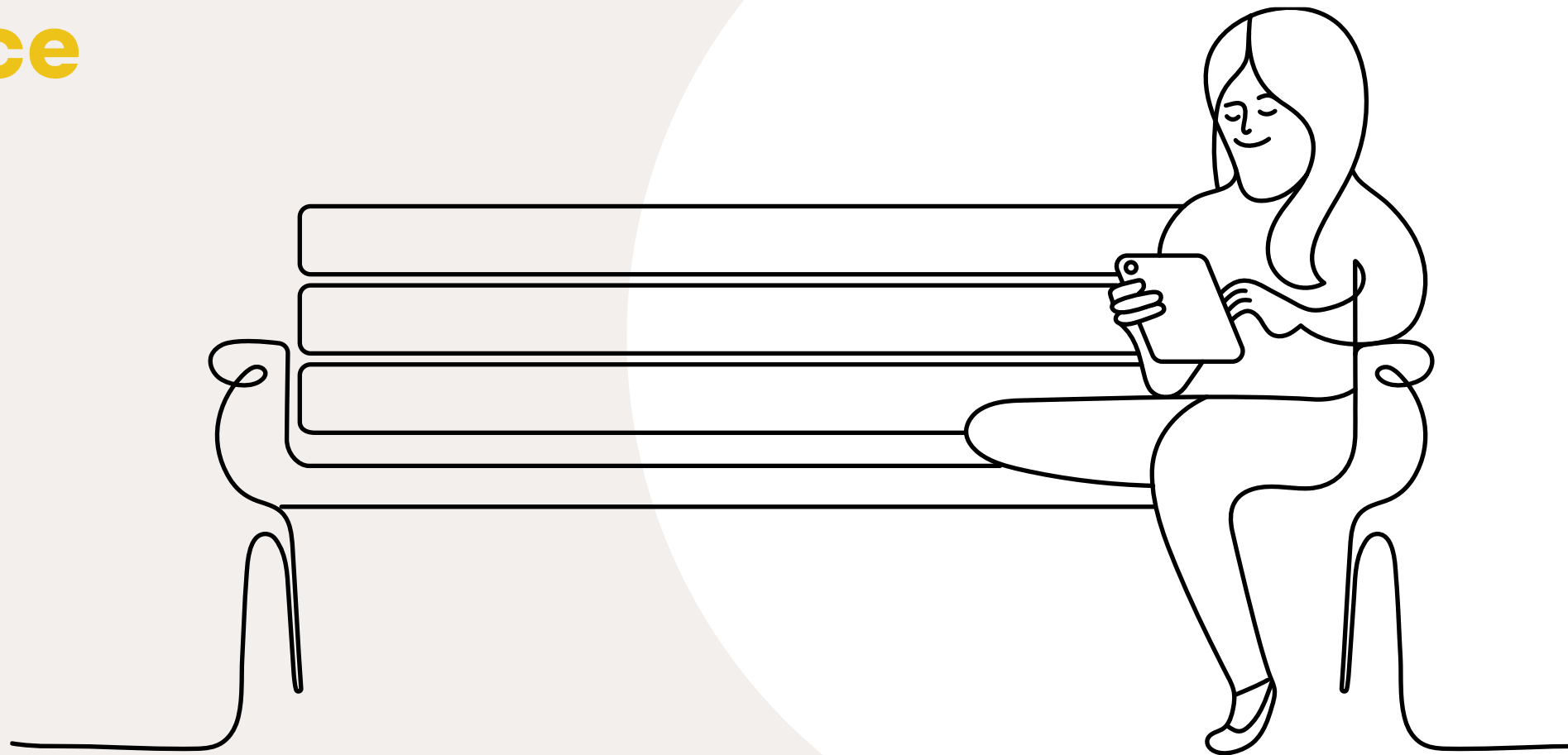
Unexpected health-care costs



Financial effects of health-care costs:

- **44% set up payment plans for health-care costs²**
- **42% spent majority of savings on medical expenses²**
- **Four out of 10 U.S. adults say they've used up all or most of their savings due to health-care debt³**
- **Nearly 18% of those with health care debt don't think they will ever pay it off³**

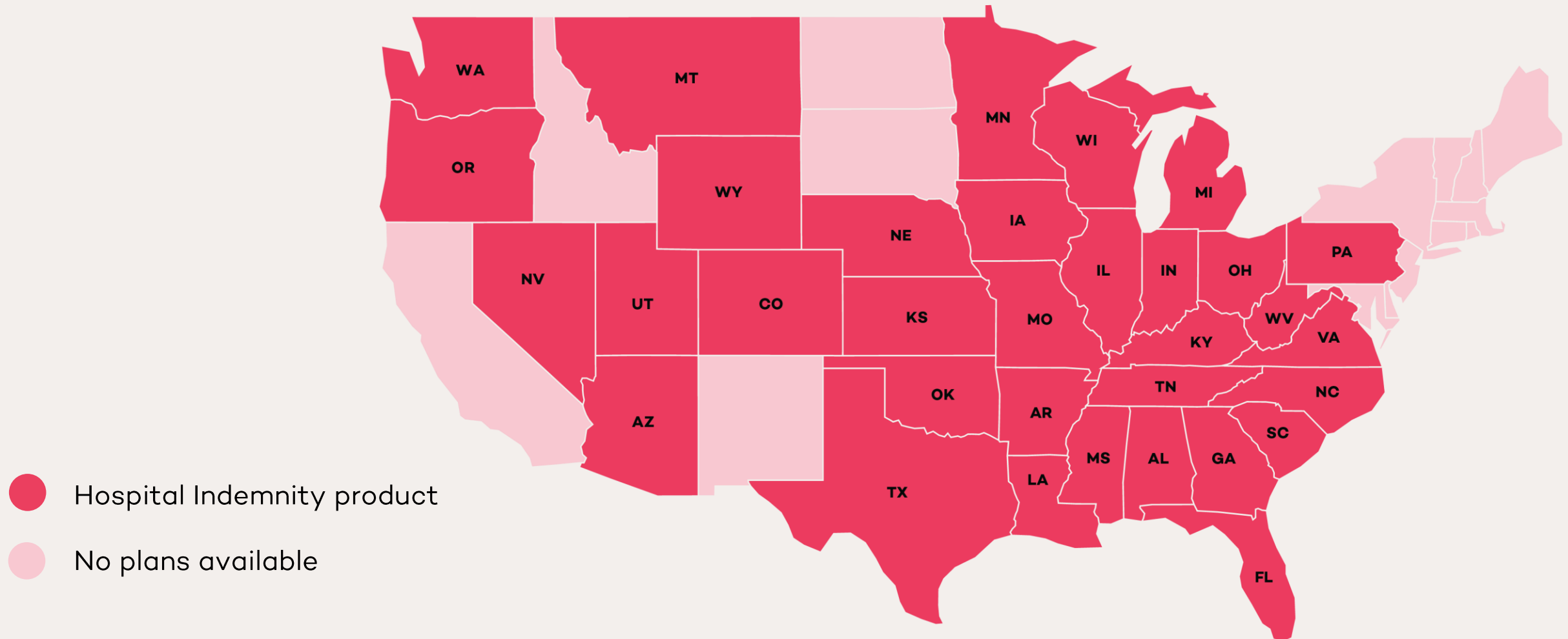
Hospital Indemnity insurance



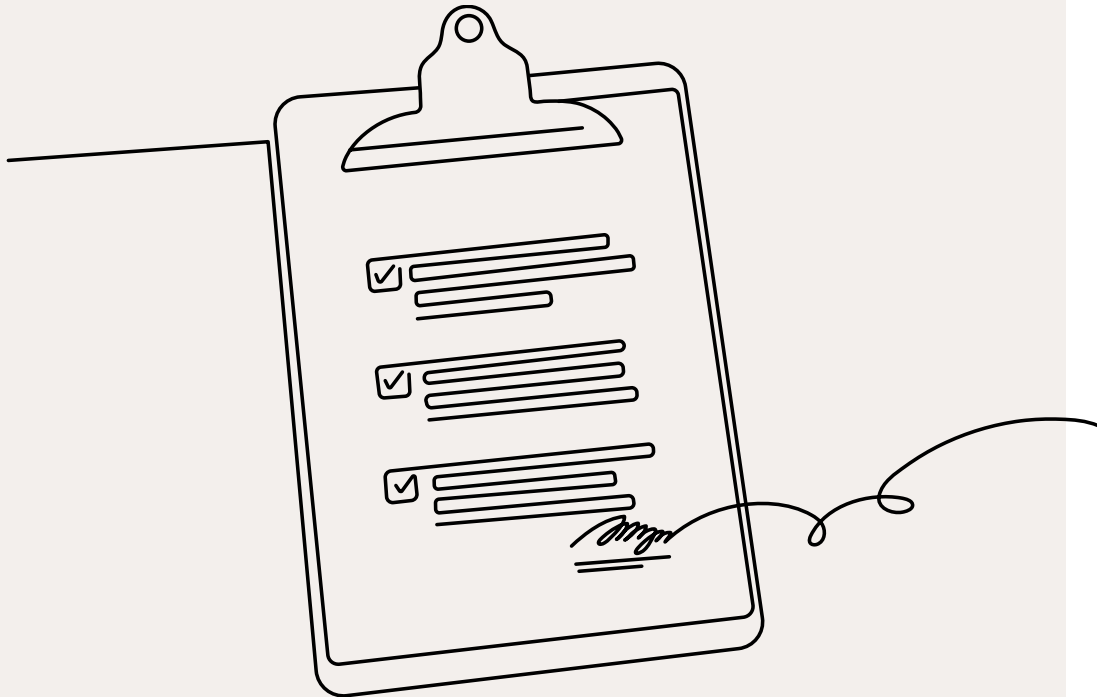
Hospital Indemnity plan basics

- Those between ages 18 and 85 can apply.⁴
- There's no deductible, and you receive payment even if you have other insurance.
- You're paid directly, and you may use the payment however you want.⁵
- You'll be guaranteed issue if you're between the ages of 60 and 79 when you sign the application.
- There's no network of hospitals, so you can choose any hospital you'd like.
- Your policy remains in force as long as your premiums are paid on time.
- If you live with another adult, you'll receive a 7% discount on your premiums (varies by state).

Product availability



Hospital Indemnity basics



1

Hospital Confinement benefit

2

Observation Unit benefit

3

Emergency Room benefit

4

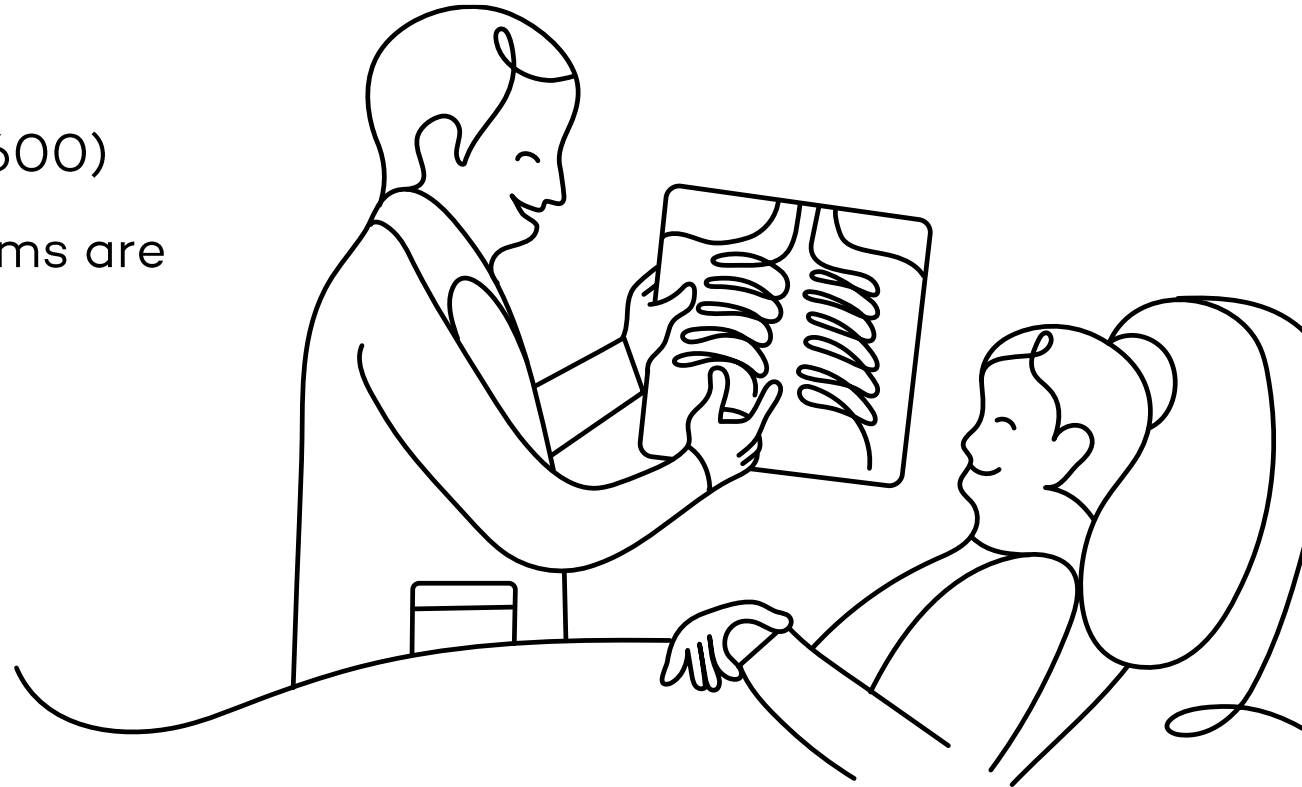
Transportation and Lodging benefit

5

Inpatient Mental Health benefit

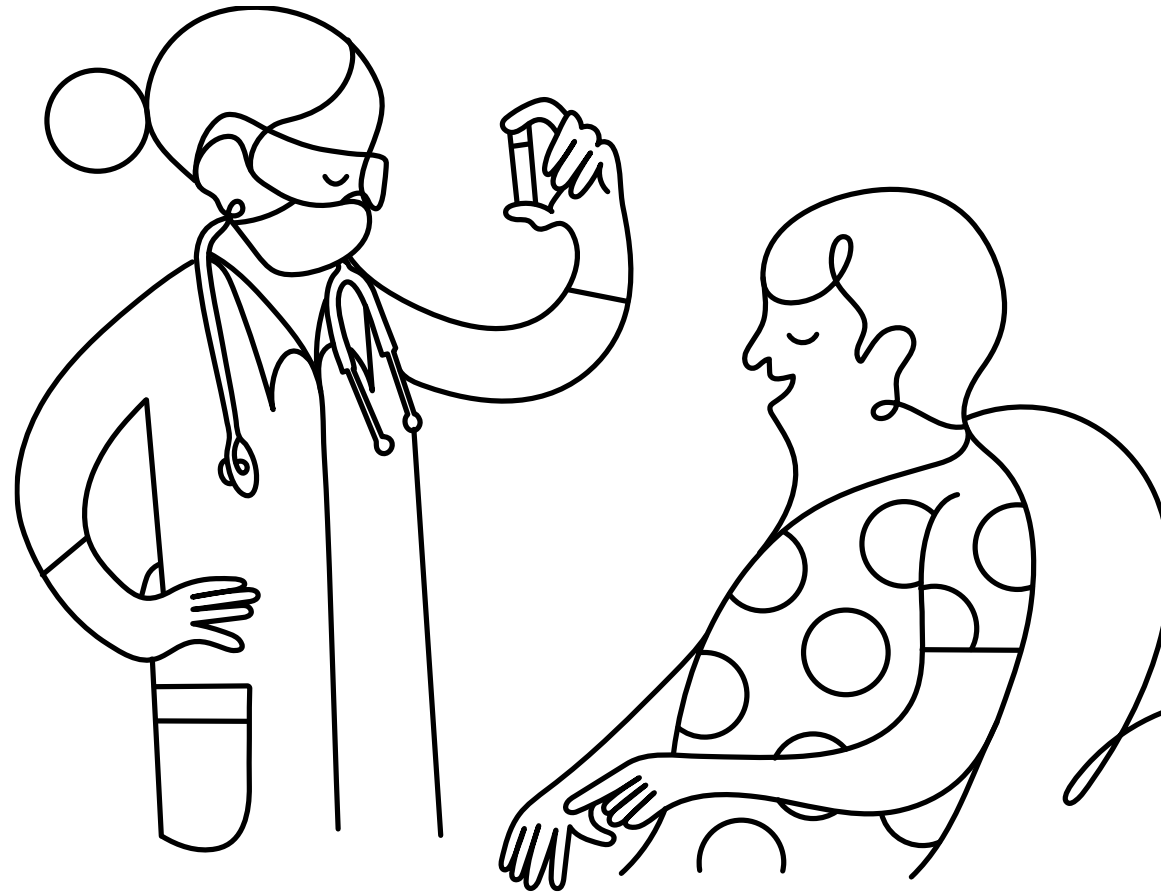
Hospital Confinement benefit

- Pays each day of hospital confinement
- Pays on Day 1
- Choose the number of days
- Choose the amount per day (\$100–\$600)
- Lifetime restoration as long as premiums are paid



Observation Unit benefit

- Pays 100% of the Hospital Confinement benefit amount
- Maximum six days per calendar year
- No minimum or maximum hours per stay



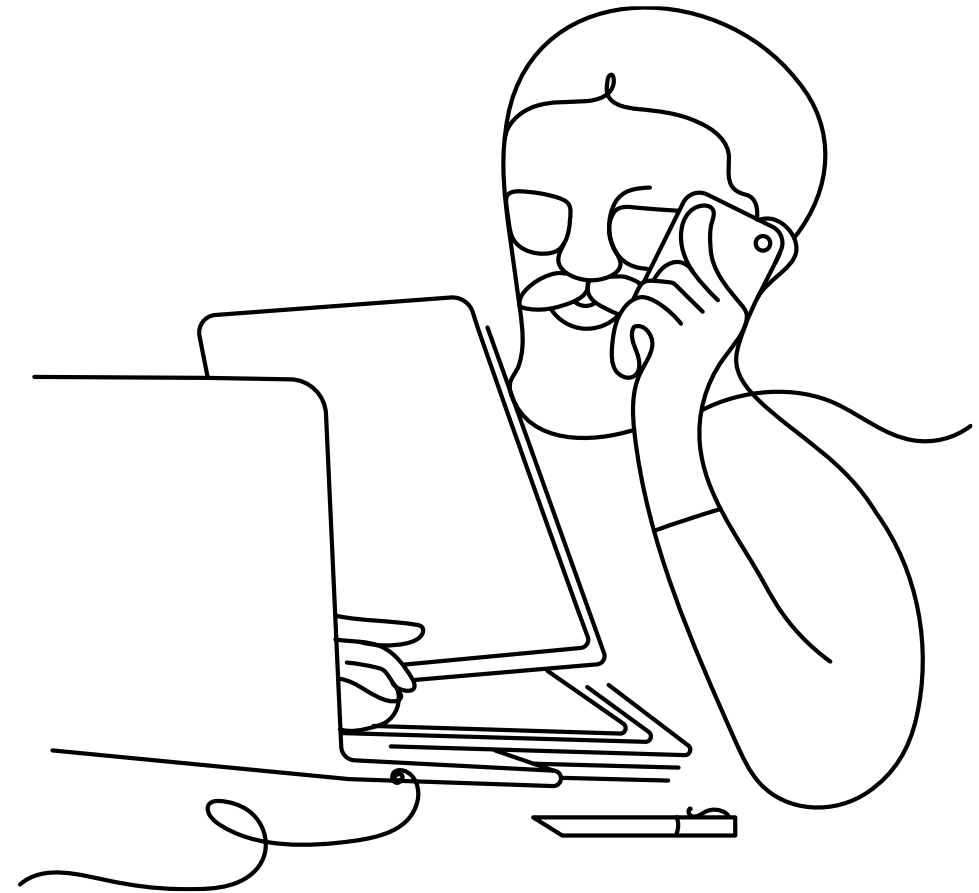
Emergency Room benefit

- \$150 per day
- Covered loss for injuries
- Maximum four days per calendar year



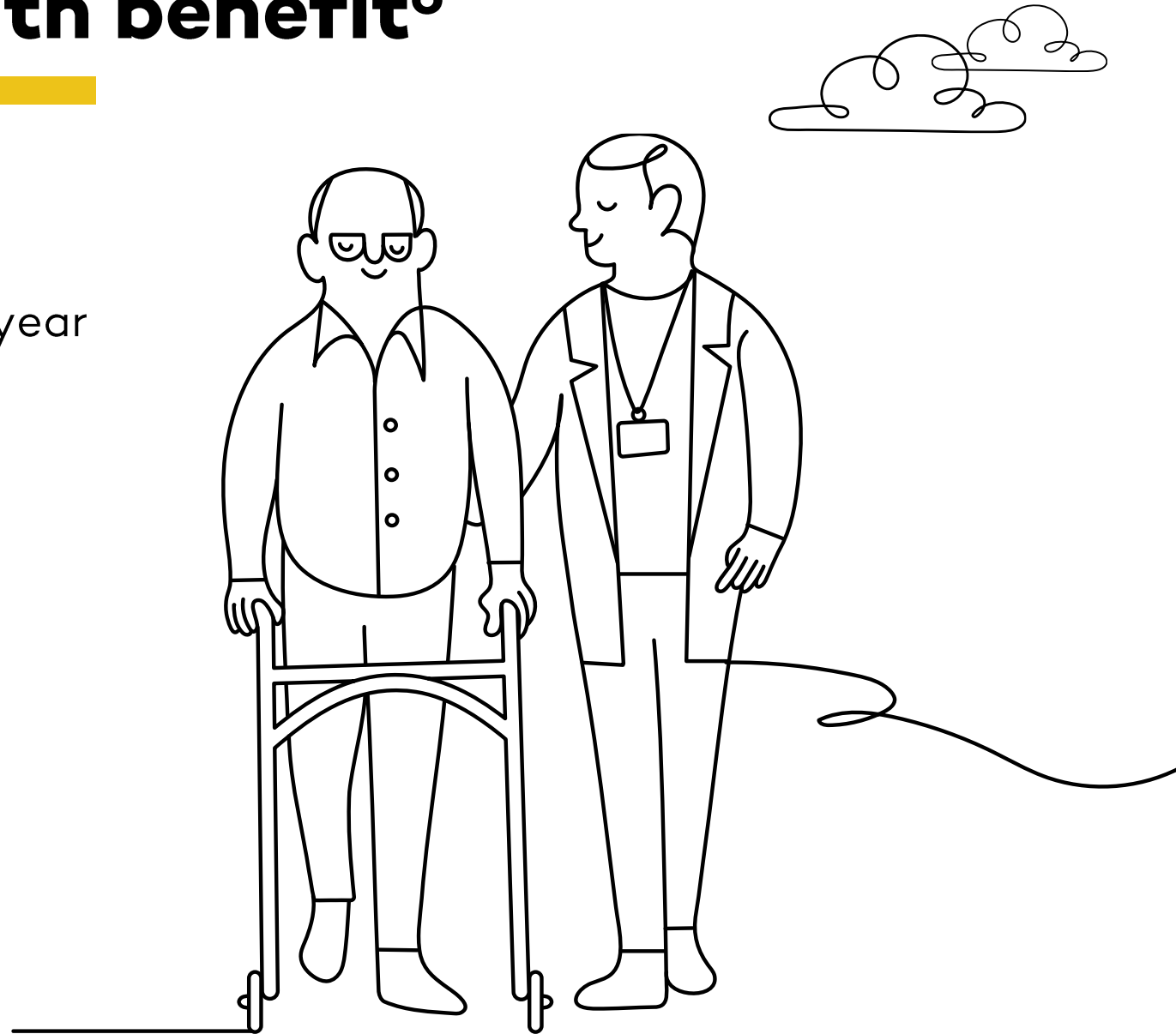
Transportation and Lodging benefit

- Pays \$100 per day
- Maximum 10 days per calendar year
- 50+ miles from residence

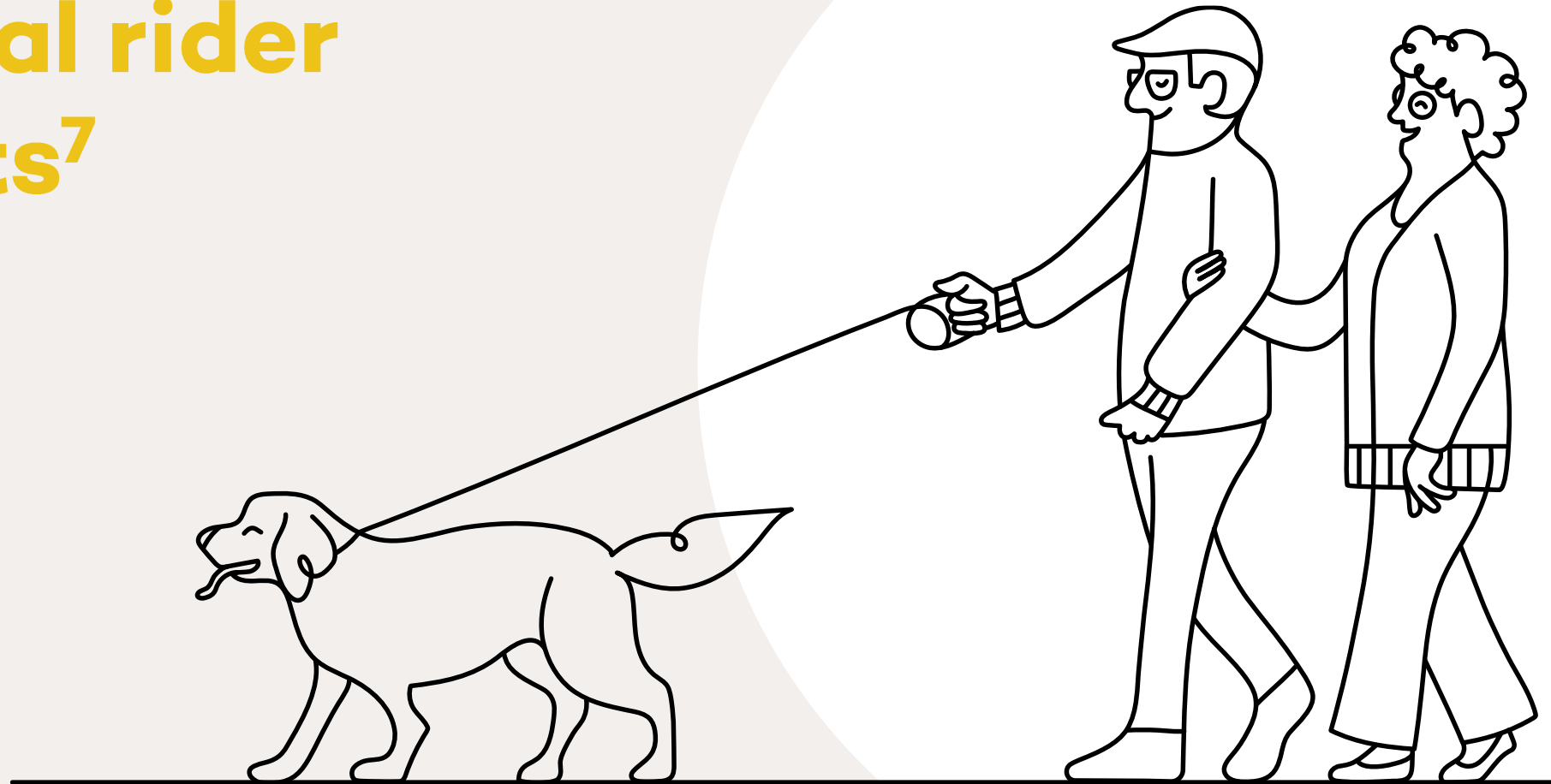


Inpatient Mental Health benefit⁶

- Pays \$175 per day
- Maximum seven days per calendar year



Optional rider benefits⁷



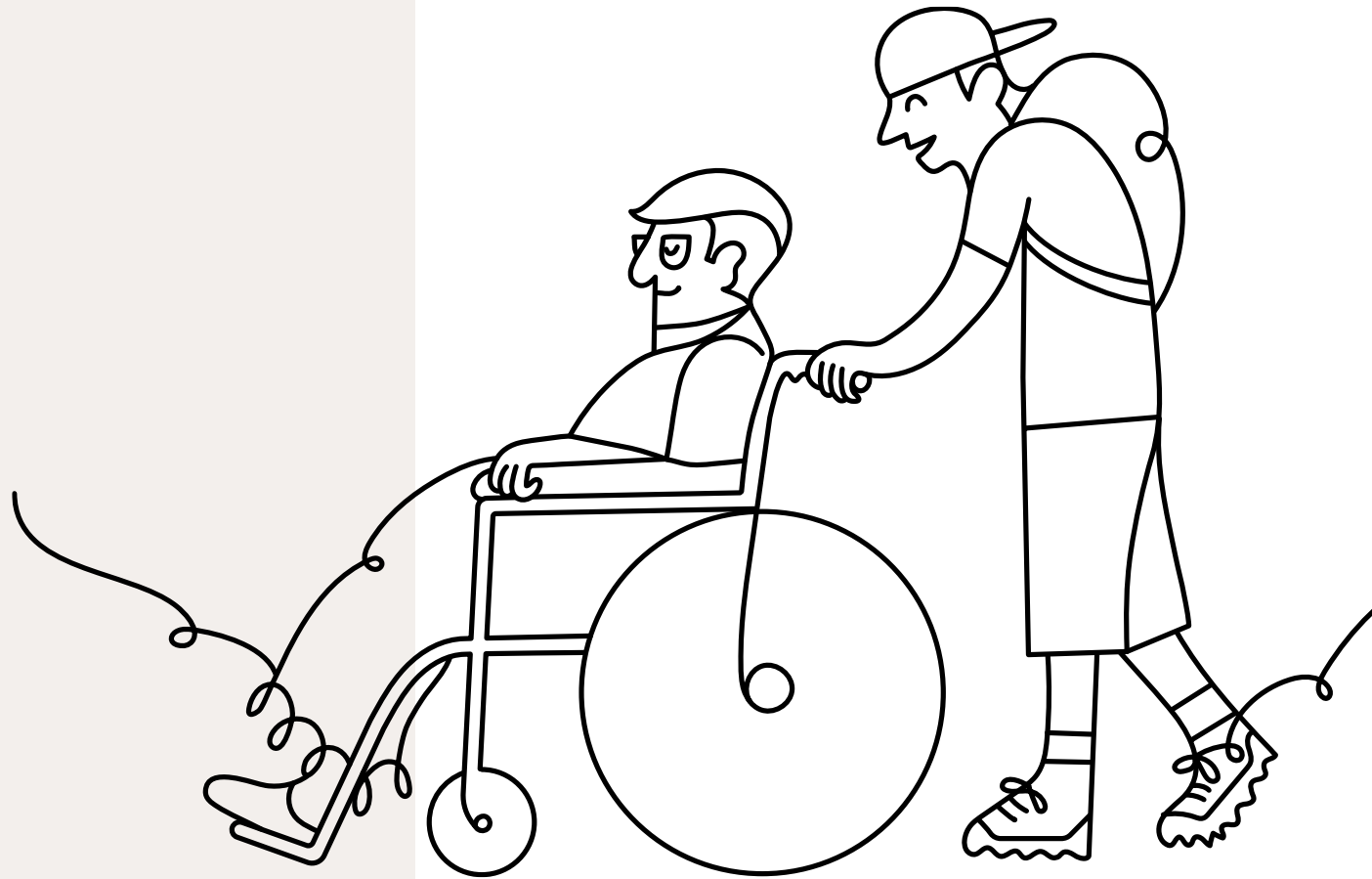
Ambulance Services benefit rider

- Pays \$250 per day
- Ground or air
- Maximum four days per calendar year
- Lifetime maximum of \$2,500



Skilled Nursing Facility benefit rider⁸

- Pays \$100, \$150, or \$200 per day
- Up to 50 days
- One-time restoration of benefits



Outpatient Therapy/Chiropractic Services benefit rider

- Pays \$50 per day
- 15 or 30 days per calendar year for outpatient therapy
- Up to five days per calendar year for chiropractic services



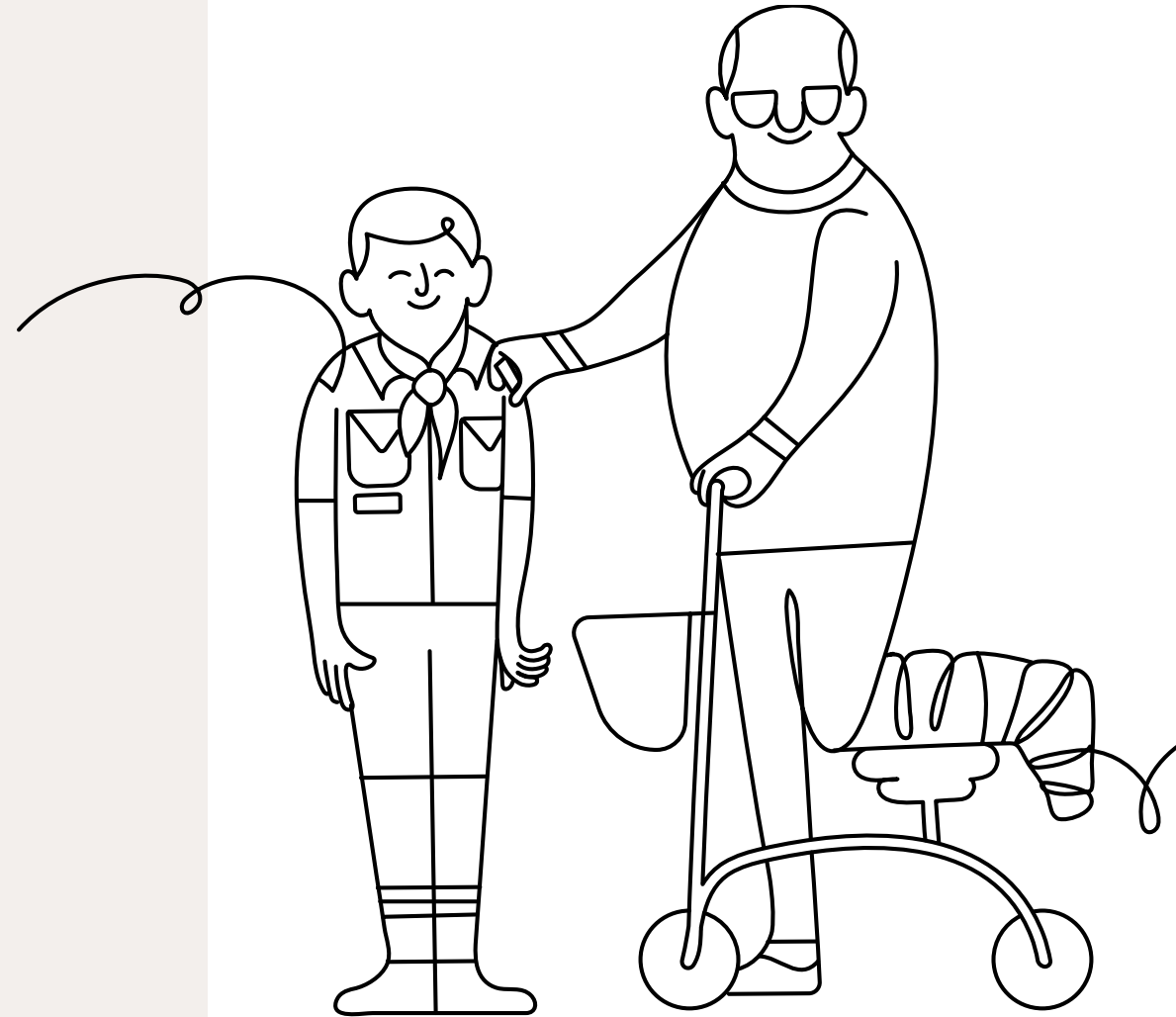
Lump Sum Cancer benefit rider

- One-time payment
- Available up to age 80
- Optional payouts from \$1,000 to \$10,000
- First diagnosis of internal cancer or malignant melanoma



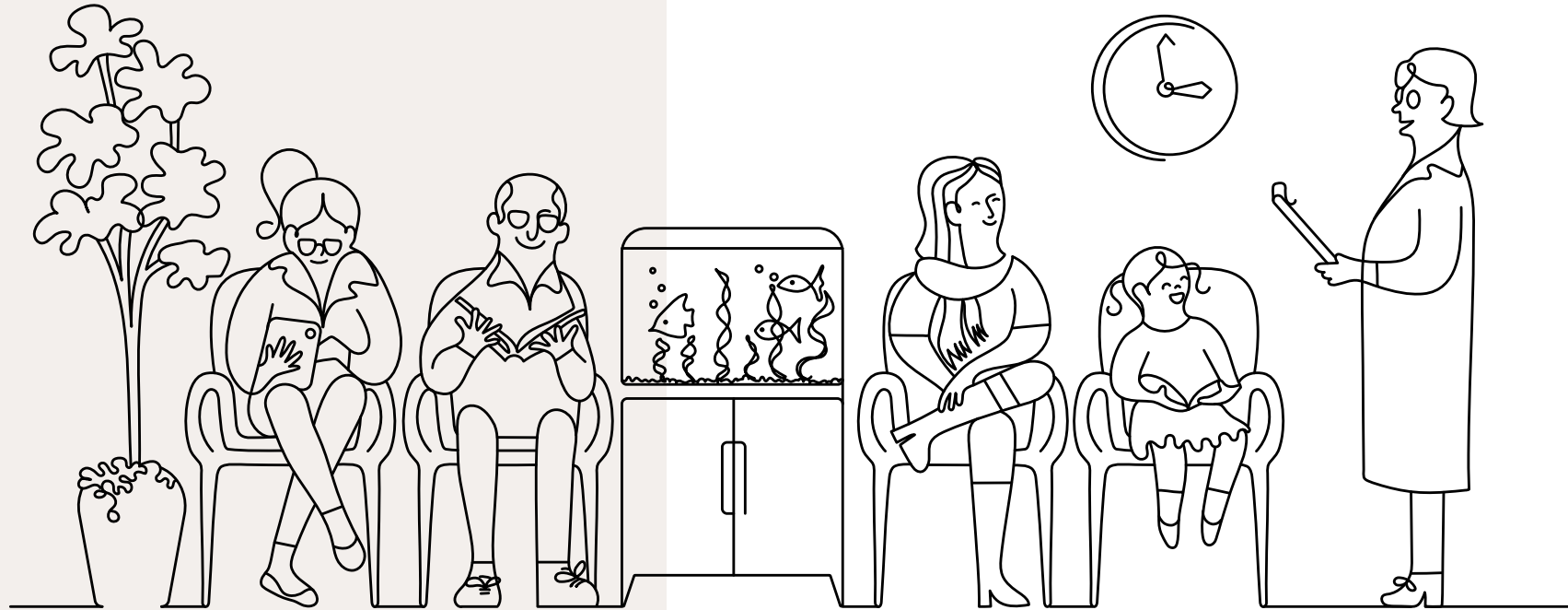
Outpatient Surgery benefit rider

- Pays \$250, \$500, \$750, or \$1,000
- Up to two days per calendar year



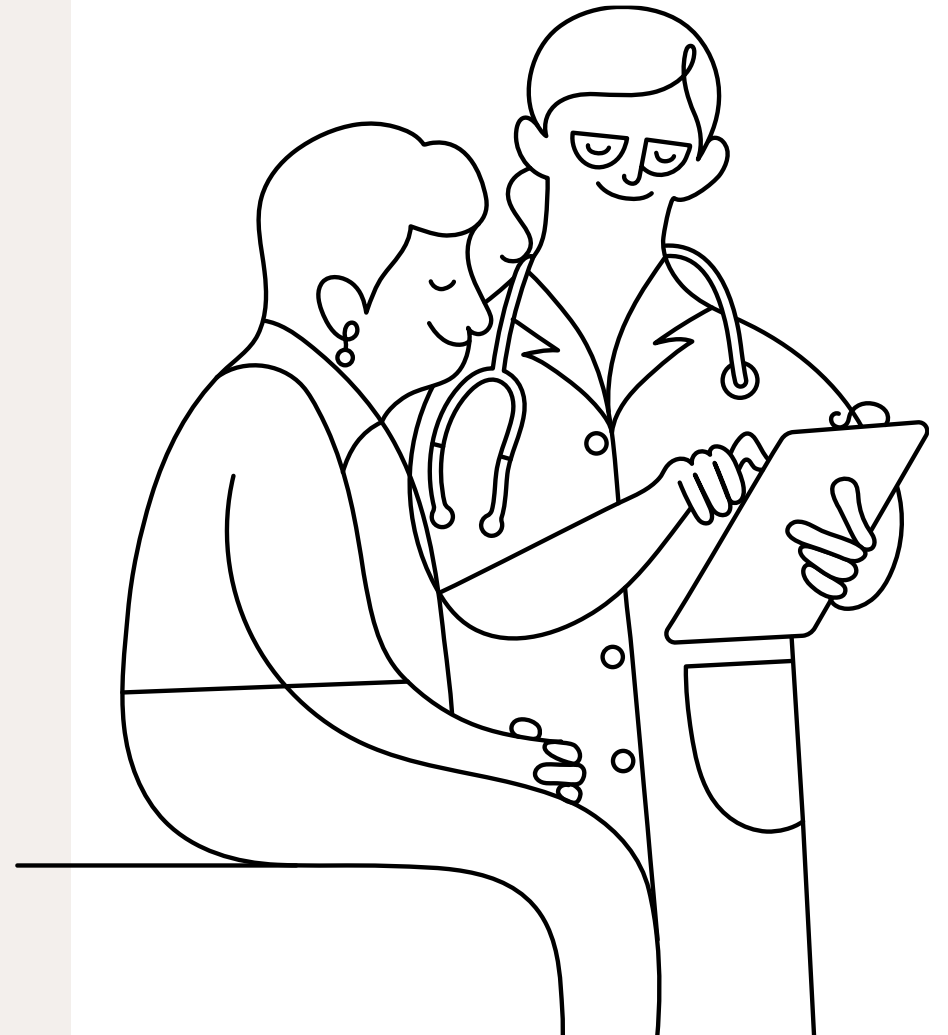
Urgent Care Center benefit rider

- Pays \$50 per day
- Up to four days per calendar year



Lump Sum Hospital Confinement benefit rider

- Pays \$250, \$500, or \$750
- Up to three benefit periods per calendar year



Policyholder scenario





Meet Anna

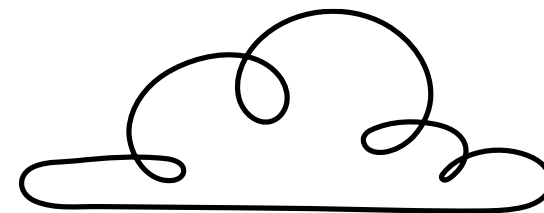


Age 70

Medicare Advantage

Plan has a \$6,700 out-of-pocket maximum

Slip and fall



Anna's plan copays

- Five-day hospital stay (\$360 per day)
- 20 days at a skilled nursing facility (\$120 per day)



\$1,800 inpatient hospital

\$50 emergency room

\$200 ambulance

+ \$2,400 skilled nursing

\$4,450 out of pocket

Anna's Hospital Indemnity plan

- \$1,250 inpatient/observation hospital stay
- \$150 emergency room
- \$500 transportation and lodging
- \$250 ambulance
- \$2,000 skilled nursing
- \$4,150 from Hospital Indemnity insurance*



\$4,450 total out of pocket
under her MA plan

- **\$4,150** payment from
Hospital Indemnity
insurance

\$300 total cost for
unexpected injury

*Figures are based on 2022 Medicare Advantage plan designs and average Wellabe Hospital Indemnity insurance claims submitted Jan. 1–Dec. 31, 2022.

Wellabe's supplemental products⁹

- Medicare Supplement insurance
- Dental insurance
- First Diagnosis Cancer insurance



Customer resources

Mobile app and customer portal

- Access mobile ID cards
- View plan coverage details
- Submit claims directly
- Find a nearby provider
- Receive support quickly from Customer Success directly from the app
- Retrieve your agent's contact information
- Wellabe.com/Customer-Resources



Footnotes

1. This policy is called Hospital Confinement Insurance in AR, Fixed Indemnity Insurance Policy in CO, Hospital Confinement Indemnity Insurance in PA, Hospital Limited Benefit Indemnity Insurance Policy in UT, and Limited Benefit Hospital Indemnity Insurance Policy in VA.
2. Poll: “Patient’s Perspectives on Health Care in the United States,” National Public Radio, the Robert Wood Johnson Foundation, and the Harvard T.H. Chan School of Public Health, February 2016. Used with permission. Reproduced with permission of the Robert Wood Johnson Foundation, Princeton, NJ.
3. KFF Health Care Debt Survey: February–March 2022. <https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings>
4. In KS and MT, the issue ages are 50 to 85 years old.
5. If you signed an “Assignment of Benefits” with the hospital and you have a balance still due, Wellabe will have to pay benefits directly to the provider.
6. In KS, this benefit also includes substance abuse. In MT, benefits for mental health are provided under the hospital confinement indemnity benefit, the same as any other sickness.
7. Optional benefit riders may not be available in all states. In PA, all riders are called supplemental riders.
8. This rider is called Nursing Facility Benefit Rider in IA and Nursing Facility Indemnity Benefit Rider in WA.
9. Not all products are available in all states.

Thank you

Policy forms: HIA63, HIA63(TN)

This product is underwritten by Medico® Insurance Company, a Wellabe company. Each underwriting company is solely responsible for its own contractual and financial obligations.

THIS IS A LIMITED POLICY. This presentation is intended to provide a general description of the plan benefits. Plan provisions and benefits may vary from state to state. Not all products are available in all states. These plans have exclusions and limitations. For costs and further details of coverage, see your producer or write to Wellabe, P.O. Box 10386, Des Moines, IA 50306-0686 or call 800-228-6080. If there is a discrepancy between the presentation and the contract, the contract language prevails. This is a solicitation of insurance, and a licensed producer may contact you.

Hospital Indemnity insurance 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.

©2024 Wellabe, Inc. All rights reserved.