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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–$750 in $25 increments	• Up to $2,500 for one day • Up to $990 for all other options	• Lump sum: Up to $2,500 in $250 increments • Daily: Up to $700 in $10 increments	• Daily benefit: $100-$1,000 in $10 increments • Lump sum: $100-$3,000 in $50 increments
Hospital confinement benefit period	• 3, 6–10, 21, or 31 days • Restores after 60 days of not being confined to a hospital or receiving treatment	• 1, 3–10, or 15 days • 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 • 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 • 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 sickness 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 • $100-$500 in 100 increments payable up to four times per year • 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 • 50 mile minimum distance	N/A	N/A	N/A
Pet boarding	• $50 per day up to 10 days	N/A	N/A	$75 per day up to 14 days

Optional rider	Wellabe	Competitor 1	Competitor 2	Competitor 3
Ambulance	• $250 per day up to four days per calendar year • Lifetime maximum of $2,500	• Choice of $50–$400 up to four times a year • Lifetime maximum of 12 trips	$200 up two times per year, includes emergency room	• Combined with Ambulance, ER, and Urgent Care Optional Rider • $100-$500 in 100 increments payable up to four times per year • Urgent care paid at 50%, 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
Home Health Care	N/A	N/A	N/A	$50-$250 in $10 increments up to 30 days
Lump-sum cancer	• $1,000; $2,500; $5,000; $7,500; or $10,000 • Available to age 79 • One benefit per lifetime	• $2,500; $5,000; $7,500; $10,000; $15,000; or $20,000 • 25% of benefit paid for cancer in situ and $500 for basal cell or squamous cell skin carcinoma • Optional recurrence benefit rider	• $2,500; $5,000; or $10,000 one time per life of the policy • Rider terminates after benefit paid	• $2,500; $5,000; $10,000; $15,000; $20,000; or $25,000 • $600 skin cancer benefit
Outpatient surgical	$250, $500, $750, $1,000, $1,500, or $2,000 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; $1,000 payable up to two surgeries per year
Lump-sum confinement	$250, $500, $750. $1,000, $1,500, $2,000 or $2,500 paid one, two, or three confinements per calendar year	• $250, $500, or $750 • 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 • $100 to $500 in $100 increments payable up to four times per year • Urgent care paid at 50%
Outpatient Prescription Drug	$20 per prescription up to $300 or $600 per calendar year	N/A	N/A	N/A
Out-of-Network Lump-sum	$300, $600, or $900 up to three days per calendar year on top of daily hospital benefit	N/A	N/A	N/A
Dental	N/A	• $400; $800; or $1,200 • $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 • Simplified underwriting (nine health questions)	• GI period: 64.5–70 • Simplified underwriting	• No GI period • Simplified underwriting	• GI period: 64-74, lump sum cancer excluded from GI • Simplified underwriting
Post-issue benefit change	• Adjust base benefits or riders once a year • 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%

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