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Medico
Insurance Company
A Wellabe Company

Hospital Indemnity Insurance[1] Comparison Worksheet

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

Name ______________________ Current plan's out-of-pocket maximum $ ______________

Agent name ______________________ Agent contact information ______________________

Current health insurance plan copays						
Inpatient hospital care	$ __________	X	_____ days	=	$ _______
Inpatient mental health services	$ __________	X	_____ days	=	$ _______
Emergency room services	$ __________	X	_____ days	=	$ _______
Ambulance services	$ __________	X	_____ days	=	$ _______
Skilled nursing services	$ __________	X	_____ days	=	$ _______
Outpatient surgery	$ __________	X	_____ days	=	$ _______
Outpatient therapy	$ __________	X	_____ days	=	$ _______
Chiropractic services	$ __________	X	_____ days	=	$ _______
Urgent care	$ __________	X	_____ days	=	$ _______
					Total out-of-pocket costs $ _________

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Wellabe's Hospital Indemnity insurance						
Inpatient/observation hospital stay	$ ____	X	____ days	=	$ ____
Inpatient mental health services[2]	$ 175	X	____ days	=	$ ____
Emergency room services	$ 150	X	____ days	=	$ ____
Transportation and lodging	$ 100	X	____ days	=	$ ____
Pet boarding	$ ____	X	____ days	=	$ ____
Optional rider benefits[3]					
Ambulance services	$ 250	X	____ days	=	$ ____
Skilled nursing services	$ ____	X	____ days	=	$ ____
Outpatient surgery	$ ____	X	____ days	=	$ ____
Outpatient therapy/ Chiropractic services	$ 50	X	____ days	=	$ ____
Urgent care	$ 50	X	____ days	=	$ ____
Lump sum cancer	$ ____ / diagnosis	X	1	=	$ ____
Lump sum hospital confinement	$ ____ / confinement	X	____ confinement	=	$ ____
Outpatient prescriptions[4]	$20/ prescription up to		$ ____ per year	=	$ ____
Out-of-nework lump sum[5]	$ ____	X	____ days	=	$ ____
					Total Hospital Indemnity insurance pays $ ____

1. This policy is called Hospital Confinement Insurance in AR.
2. In KS, this benefit also includes substance abuse.
3. Optional benefit riders may not be available in all states.
4. This benefit is not subject to the pre-existing conditions limitation in the policy.
5. Benefits are eligible when you have a primary health plan that uses a network of contracted providers, like PPOs, HMOs, or similar.

Policy forms: HIA63, HIA63(TN)

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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.