



Hospital Recovery Insurance

presented to
ABC Company

What is LifeSecure Hospital Recovery Insurance?

- An affordable hospital recovery insurance plan designed to:
 - pay you, or someone you designate, a cash benefit upon discharge from a hospital stay
 - assist you in the recovery phase following a hospital stay

THIS POLICY PROVIDES LIMITED BENEFITS.

Why consider Hospital Recovery Insurance?

- What percentage of Americans experience a hospital stay during a one-year period?¹
 - Ages 45-64: Approximately 1 in 10 (9.7%)
 - Ages 65 and older: Nearly 1 in 5 (18.9%)
- From 1993 to 2008, the average hospital stay decreased by about 20% — from 5.7 days to 4.6 days²
 - Shorter hospital stays can mean longer recovery time away from the hospital, with more services and related costs *not* covered by health insurance
- Increasing health insurance deductibles and co-pays place more financial burden on individuals who require a hospital stay

^{1,2} Weighted national estimates from HCUP Nationwide Inpatient Sample (NIS), 2008, Agency for Healthcare Research and Quality (AHRQ), based on data collected by individual States and provided to AHRQ by the States. U.S. Population figure from Census Bureau website, July, 2010.

How long is an average hospital stay?

- The average hospital stay in 2008 was 4.6 days³
 - Males (all ages) = 4.9 days
 - Females (all ages) = 4.4 days

- Average hospital stays for specific conditions:⁴
 - Stroke: 4.6 days
 - Heart Attack: 5.0 days
 - Cancer: 6.0 days
 - Pneumonia: 4.9 days
 - Respiratory Failure: 8.9 days

^{3,4} Weighted national estimates from HCUP Nationwide Inpatient Sample (NIS), 2008, Agency for Healthcare Research and Quality (AHRQ), based on data collected by individual States and provided to AHRQ by the States. U.S. Population figure from Census Bureau website, July, 2010.

How might Hospital Recovery Insurance benefits be used?

Well, you decide!

For example, benefits can be used to help pay for the following:

- Home care assistance
- Rehabilitative services
- Child care
- Housekeeping help
- Uncovered medical expenses
- Lost wages while away from work
- Transportation to/from appointments
- Yard work

How does Hospital Recovery Insurance work?

- You choose a **Daily Benefit Amount** of \$100–\$999
 - Amount payable to you, or someone you designate, upon discharge, for each day you are hospitalized
- You will have an **Annual Benefit Bank** equal to your Daily Benefit Amount multiplied by 15
 - Total dollar amount available to you per calendar year
 - Maximum number of hospital days covered per calendar year = 15

Example: A \$500 Daily Benefit Amount would give you an Annual Benefit Bank of \$7,500.

Daily Benefit Amount		Maximum Days		Annual Benefit Bank
\$500	x	15	=	\$7,500

A Hospital Recovery Insurance Benefit Example

Mary chooses a Daily Benefit Amount of **\$500**, which provides an Annual Benefit Bank of **\$7,500**.

She is later hospitalized for 5 days. Upon discharge, Mary's benefit payout will be **\$2,500** and her remaining Benefit Bank balance will be \$5,000.

Daily Benefit Amount	# Days in Hospital	Benefit Payout
\$500	x 5	= \$2,500

Mary's Annual Benefit Bank	Benefit Payout	Remaining Benefit Bank Balance <small>(available through end of calendar year)</small>
\$7,500	- \$2,500	= \$5,000

Mary's Annual Benefit Bank will replenish to the full amount of **\$7,500** on January 1st.

What is the cost of a Hospital Recovery Insurance policy?

Sample Monthly Premiums

Daily Benefit Amount:	\$200	\$500	\$800
Annual Benefit Bank:	\$3,000	\$7,500	\$12,000
Age			
30	\$13.67	\$20.68	\$27.69
40	\$15.37	\$24.93	\$34.49
50	\$18.95	\$33.87	\$48.78
60	\$27.29	\$54.73	\$82.17

Other benefit amounts are available. Refer to the Hospital Recovery Insurance Quote Calculator at www.YourLifeSecure.com for other age-specific quotes.

How do I file a claim?

It's easy! Simply submit a claim form, along with proof of your hospitalization.

You can request your benefits be paid to you, or someone you designate, via check by mail, or via direct-deposit into your checking or savings account.

To obtain a claim form:



Call: 888-575-8246



Email: claims@YourLifeSecure.com, or



Log into LifeSecure's Policyholder web portal at www.YourLifeSecure.com

Limitations and Exclusions

No benefits will be payable under this policy for confinement in a hospital for a sickness or injury that was directly or indirectly (IL residents – directly) a result of:

- operating, learning to operate, or serving as a crew member of any aircraft; or
- engaging in hazardous activities (as defined in the Policy); or
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; or
- an illness, treatment or medical condition that is due to war or act of war which is not an act of terrorism, whether declared or undeclared, while serving in the armed forces or any auxiliary unit; or
- participating in (AK, AL, DC, IN, LA, MI, NM, SD, TN, & UT residents – voluntarily participating in) or attempting to participate in an illegal activity that is classified as a felony, whether charged or not (the term felony is as defined by the law of the jurisdiction in which the activity takes place); or
- dental treatment or plastic surgery for cosmetic purposes (this exclusion does not apply if the treatment or surgery is (a) due to an injury; or (b) to restore normal bodily functions); or
- elective surgery that is not medically necessary; or
- normal pregnancy except for complications of pregnancy; or
- an illness, treatment or medical condition that results from an attempt at suicide, while sane or insane (CO & MO residents – while sane), or an intentionally self-inflicted injury (SD residents – an illness, treatment or medical condition that results from an attempt at suicide or self-inflicted injuries); or
- expenses for treatment for a mental or nervous disorder or disease; or
- being intoxicated or under the influence of alcohol, drugs or any narcotic (AL & LA residents – being intoxicated or under the influence of any narcotic) unless administered on the advice and instructions of a licensed health care provider (SD residents – not applicable); or
- care or services provided outside the United States of America, its territories or possessions, or Canada; or

Any pre-existing condition as defined in the policy that occurred within the 12 month (NM, NV & WY residents – 6 month) period before the policy effective date will not be covered for the first 6 months after the policy effective date.