



MEDICO®
INSURANCE COMPANY

Hospital Indemnity Insurance



Solutions to help secure your financial future

www.gomedico.com



Can you afford to be hospitalized?

A hospital stay can be traumatic -- to your health, your wallet, and your family. Even if you have other medical insurance, there will almost certainly be costs that aren't covered. That's when a Medico Insurance Company (*Medico*) Hospital Indemnity insurance plan provides you with supplemental cash benefits you can use however you want. It provides peace of mind by offering customized protection that pays benefits in your time of need.

Hospital Indemnity insurance pays you a cash benefit for each day you're in the hospital. This coverage is very flexible -- you choose both:

- The number of days (6, 7, 8, 9, 10, 21, or 31)
- The cash benefit amount per day (from \$100 to \$600 in increments of \$25)

It also pays cash benefits for:

- Travel to the hospital or medical facility and/or a hospital stay
- Inpatient mental health services
- Observation unit monitoring
- Emergency room services for injuries

In the U.S.:

36.5 million hospital stays annually with an average length of 4.5 days.¹

10.5 percent increase in the cost of an inpatient hospital stay, from \$12,800 to \$14,300.²

¹ Weiss AJ (Truven Health Analytics), Elixhauser A (AHRQ). Overview of Hospital Stays in the United States, 2012. HCUP Statistical Brief #180. October 2014. Agency for Healthcare Research and Quality, Rockville, MD. <http://www.hcup-us.ahrq.gov/reports/statbriefs/sb180-Hospitalizations-United-States2012.pdf>.

² Inflation-adjusted mean, between 2005 and 2014, for a person between the ages of 65 and 74. Source: McDermott KW (IBM Watson Health), Elixhauser A (AHRQ), Sun R (AHRQ). Trends in Hospital Inpatient Stays in the United States, 2005-2014. HCUP Statistical Brief #225. June 2017. Agency for Healthcare Research and Quality, Rockville, MD.



Of course, there can be many other costs associated with hospitalization. Hospital Indemnity insurance also allows you to choose optional benefits at an additional cost, including:

- Ambulance or urgent care center services
- A cancer diagnosis
- Outpatient surgery
- Outpatient therapy and chiropractic
- Skilled nursing services

Whatever your need, a Medico Hospital Indemnity plan can be customized to provide you with cash benefits and protect your savings just when you need it the most.

Percent of adults in the U.S. who say their health care costs over the past two years caused a very or somewhat serious problem for their overall financial situation

- 44%** Set up a payment plan with a hospital or health care professional
- 42%** Spent all or most of their personal savings
- 27%** Unable to pay for basic necessities like food, heat or housing
- 23%** Taken on credit card debt that may be hard to pay back
- 7%** Declared bankruptcy

Source: "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.

Hospital Indemnity insurance from Medico is an affordable way to supplement your health care coverage. There are so many great benefits:

- You receive payment even if you have other insurance
- We pay you directly, and you may use the payment however you want
- If you live with another person, regardless of whether they sign up for coverage, you'll receive a 7 percent discount on your premiums
- There's no deductible and no hospital precertification required
- 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

Policy Exclusions and Limitations

We will NOT pay benefits for:

1. Any loss that occurs while this policy is not in force.
2. For services or supplies not covered under this policy.
3. For treatment of complications of a noncovered loss.
4. Treatment, services or supplies which:
 - a. Are not Medically Necessary as determined by us;
 - b. Are not prescribed by a Physician as necessary to treat a Sickness or Injury;
 - c. Are determined to be Experimental or Investigational as determined by us;
 - d. Are received without charge or legal obligation to pay;
 - e. Would not routinely be paid in the absence of insurance;
5. Suicide or any suicide attempt while sane or insane or any intentionally self-inflicted Injury.
6. Alcoholism, drug addiction or their complications, unless addiction resulted from narcotics prescribed by a Physician.
7. Injuries received or caused directly or indirectly while under the influence of a controlled substance, unless prescribed by a Physician, or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred.
8. Loss to which a contributing cause was your commission of or attempt to commit a felony or being engaged in an illegal occupation.
9. Service for which benefits are available for you under state or federal workers' compensation.
10. Loss that occurs outside the territorial limits of the United States.
11. Any loss resulting from war, declared or undeclared, or actively serving in the armed forces or their auxiliary units, including any country's National Guard or Army Reserve or their equivalent.
12. Durable medical equipment (D.M.E.).
13. Prosthetics or orthopedic shoes.
14. Drugs and self-administered drugs.
15. Physical therapy, occupational therapy or speech therapy, except as specifically provided elsewhere in this policy.
16. Dental care or treatment (except expenses otherwise covered due to Injury to sound natural teeth); ordinary dental care, dentures and dental implants; cosmetic surgery, except for reconstructive surgery which is incidental to or follows surgery.
17. Vision surgery, including any complications arising therefrom, to correct visual acuity including, but not limited to, lasik and other laser surgery, radial keratotomy services or surgery to correct astigmatism, nearsightedness (myopia) and/or farsightedness (presbyopia).
18. Hearing services.
19. Any loss resulting from any device for aerial navigation, except as a fare-paying passenger.
20. Any loss resulting, either directly or indirectly, from your participation in a high risk activity for pay, profit or other commercial purposes including, but not limited to:
 - a. Sporting event;
 - b. Skydiving;
 - c. Hang gliding;
 - d. Parachuting;
 - e. Piloting experimental or ultralight aircraft;
 - f. Riding in any aircraft not licensed to carry passengers or not operated by a duly licensed pilot;
 - g. Riding in a hot air balloon;
 - h. Bungee jumping;
 - i. Rappelling;
 - j. Professional mountain and/or rock climbing;
 - k. Rodeo participation; and
 - l. Organized contests including, but not limited to, organized contests of speed, go-cart racing, dirt bike racing, demolition derbies, and mountain bike racing. This exclusion also includes the practice, qualification and/or testing for such activities.
21. Pregnancy, unless due to Complications of Pregnancy.
22. Abortion, except for Medically Necessary abortions performed to save the mother's life.
23. Sex change, reversal of tubal ligation or reversal of vasectomy.
24. Cosmetic or elective procedures that are not Medically Necessary, including, but not limited to organ donation, elective sterilization and fertility treatments.
25. Hospital Confinement primarily for rest care, convalescent care or for rehabilitation.

Want to learn more about our company?

Contact your local agent to learn more about Medico Insurance Company's complete portfolio of products or visit gomedico.com.

If you are not completely satisfied with your Hospital Indemnity insurance policy, you can cancel it within 30 days, and we will refund any premium paid minus any claims paid. This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy and riders for complete details. For costs and further details of the coverage, including exclusions, restrictions, or limitations and the terms under which the policy may be continued in force or discontinued, see your producer or contact Medico. Pre-existing conditions are not covered during the first six months after the policy date (may vary by state). To be eligible for benefits, you must receive medically necessary covered care, as defined in the policy.

This is a solicitation of insurance, and a licensed agent/producer may contact you. THIS IS A LIMITED POLICY. If there is a discrepancy between the brochure and the contract, the contract language prevails.

This policy 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, which is in effect beginning January 1, 2014.

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