

Senior Security® Series

Policy Form B 21602

Claim your adventure.

Hospital Indemnity Insurance

Bankers  Fidelity®



Setting the Standard in Senior Protection

At Bankers Fidelity®, it's personal. With 60 years of trusted experience, we make insurance less confusing so you can get on with your life.

Navigating your options for critical healthcare decisions doesn't have to be complicated. We take the time to understand your concerns and clarify your options.

Hospital Indemnity Policy form B 21602 underwritten by Bankers Fidelity Life Insurance Company®, Atlanta, GA. Limitations and exclusions apply; actual policy provisions control. Rates subject to change on a class basis. Application to determine eligibility required. Product availability and benefits can vary by state. This is a solicitation of insurance and an independent agent may call on you.

Bankers Fidelity Life Insurance Company® is not affiliated with or endorsed by the U.S. Government, the federal Medicare program, or the Centers for Medicare and Medicaid Services.

Help take the anxiety out of retirement.

At Bankers Fidelity, we believe you should spend every day claiming your adventures instead of worrying about medical bills.

A supplemental Hospital Indemnity Policy can help protect your pocket from expenses due to hospital confinement from unexpected illness or injury so that you can keep your bucket list on track and in focus. **With our Hospital Indemnity Policy, you don't have to worry. We know insurance.**

You simply choose the customized plan that's right for you and get on with your life.

Consider these questions when shopping for supplemental health insurance:

1. How would I rate my general health?

It's easy to feel confident if you are in great shape, but it pays to remember that without enough policy coverage, accidents and sudden illnesses can deplete your savings.

2. Am I protected against multiple scenarios?

Our Hospital Indemnity Policy provides benefits for hospital confinement, but also offers you optional benefit riders to help defray additional financial burdens like ambulance services and medical equipment.

3. Why choose a Hospital Indemnity Policy if I already have coverage in addition to Medicare?

- Benefits are paid directly to you, unless you designate otherwise
- Benefits can be used in any way you choose in order to cover out-of-pocket costs like co-pays, deductibles, or other expenses not paid by your other insurance plans while hospitalized
- Benefits are paid **in addition** to other regular insurance payouts
- No deductibles
- No networks

4. If I have a Medicare Advantage plan, do I have coverage gaps that I need to protect against? If so, am I prepared to pay them out-of-pocket?

In 2015, the average hospital admission, physician fees, and stay costs between \$7,400 and \$12,500 according to the Agency for Healthcare Research and Quality—and healthcare costs continue to rise yearly. Finding out too late that you are not completely covered for an illness can be financially devastating, so don't be afraid to ask your agent as many questions as needed to ensure you are covered.

5. Where can I find the out-of-pocket costs with my Medicare or Medicare Advantage plan?

First, make sure you are fully acquainted with your current plan documents, and never hesitate to reach out to your policy company should you have specific questions about coverage. Medicare.gov is also an excellent resource for general education on how and where to find average costs: <https://www.medicare.gov/your-medicare-costs>

Because you have *better* things to do besides worry about insurance.

What should you look for in a Hospital Indemnity Policy?

Our Hospital Indemnity Policy provides a choice from \$100 to \$1,500 in daily benefits for hospital confinement. You can choose between benefit periods of 1, 5, 10, or 15 days. Optional riders are available that pay additional benefits allowing you to customize your plan as you see fit. Ask your agent about what options are available in your area.

We also offer a 5% household premium discount for qualified applicants.

Don't Wait. Claim YOUR adventure today.

Life has a lot of "what ifs." But if financial worry keeps you from enjoying your days, take a look at how you can customize a plan with us—so that you can get started on all the things you aren't doing.

Personal Decision, Personalized Product

- Your policy enables you to see any doctor or provider you want
- Your policy covers your healthcare needs anywhere in the country
- Benefits are paid to you, for use as you see fit
- Your policy is guaranteed renewable for life
- 30-Day Free Look



Outshine the expectations.

The largest flower garden in the world sits in the deserts of Dubai, a rainbow of over 45 flowering species over 18 acres, and contains over 45 million blooms at any given time.

Source: http://www.dailymail.co.uk/travel/travel_news/article-3131259/Inside-world-s-largest-flower-garden-middle-desert.html



Choose your own adventure.

The oldest person to climb Mt. Everest was 80 year old Yuichiro Miura, who reached the summit in 2013.

Source: <http://www.telegraph.co.uk/news/world-news/asia/nepal/10075095/80-year-old-becomes-oldest-man-to-climb-Mount-Everest.html>



Redefine the Rules.

The world's oldest newlyweds, George Kirby, 103, and Doreen Luckie, 91, tied the knot in 2015—after waiting 27 years to marry.

Source: http://www.huffingtonpost.com/2015/06/15/worlds-oldest-newlyweds_n_7588330.html



www.bankersfidelitylife.com

1-800-241-1439

Hospital Indemnity insurance is not Medicare Supplement insurance nor is it a substitute for Medicare Supplement insurance.

Hospital Indemnity insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance. If you are eligible for Medicare, please read the *Guide to Health Insurance for People with Medicare* available from the Company.

HOSPITAL INDEMNITY INSURANCE IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

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