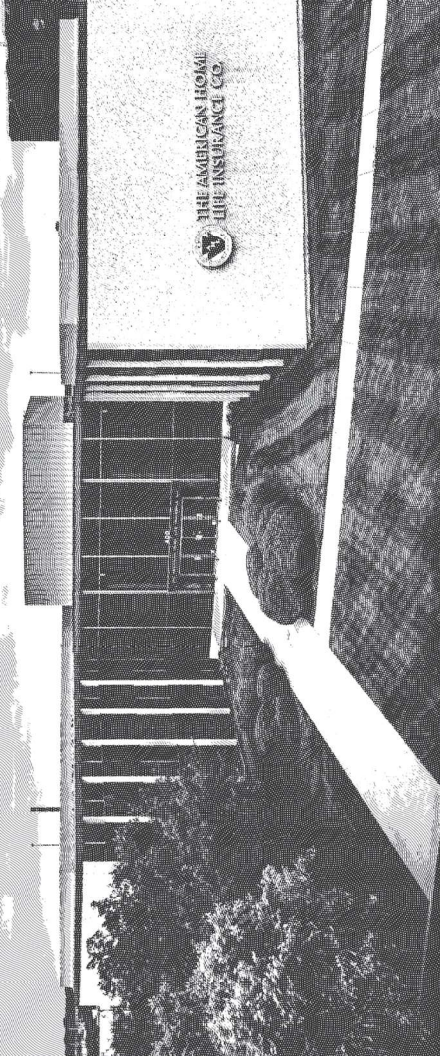


Trusted for Generations®



The American Home Life Insurance Company



www.amhomelife.com

THIS PRODUCT IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).

This Hospital Indemnity Insurance product provides limited benefits in a stated amount regardless of the actual expense incurred.

Hospital Indemnity insurance products issued by AHL. Policy form HIP Pol 24 (or state equivalent); rider forms HIP Acc 24,

HIP Amb 24, HIP Cancer 24, HIP DC 24, HIP HAS 24, HIP Inc Ben 24, HIP Lump 24, HIP Rehab 24, HIP Surg 24, HIP SNF 24 (or state equivalent).

This is a limited health benefit policy.

This is a solicitation of insurance. You may be contacted by an insurance agent.

Underwritten by: The American Home Life Insurance Company
400 S Kansas Ave Topeka, KS 66601
Domicile State: KS



IdealFlex Series™
FIXED HOSPITAL BENEFIT

**Fixed benefits
to meet your
needs.**



The American Home Life Insurance Company

American Home Life was founded in 1909 in Topeka, Kansas. Throughout the last 110+ years, our Midwestern value-oriented culture has enabled us to grow and prosper through multiple world wars, pandemics, and recessions all while fulfilling our obligations to our policyholders, agents, and employees.

As a Kansas company, Midwestern values are deeply rooted into our company's corporate culture. Honesty, integrity and courtesy are qualities we believe our policyholders expect and deserve when they entrust us with their insurance needs. We strive to demonstrate these values every day and at every level of our business because it's the right thing to do.

Introducing the IdealFlex Series™

Hospital stays are expensive whether it is a sudden medical emergency or an expected stay. You can protect yourself and family financially by having the necessary coverage to help pay for medical expenses.

The American Home Life Insurance Company's IdealFlex Series™ is a supplemental Hospital Indemnity Insurance policy that works in combination with major medical insurance to help pay for out-of-pocket expenses, like a hospital stay.



IdealFlex Series™ can help offset the cost of deductibles and co-pays, along with any additional expenses, not covered by your other insurance plans.



¹ <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

² <https://www.upToDate.com/contents/hospital-management-of-older-adults>

Did You Know?

The average cost of a 3-day hospital stay is **\$30,000¹**



1 in 5

Americans aged 65 and older require a hospital stay at least once this year.²



IdealFlex Series™ Included Benefits

American Home Life goes beyond standard coverage options.

Our Base Plan Includes*:



Guaranteed Issue for ages 64.5–67

IdealFlex Series™ Optional Benefit Riders

Tailor Your Plan to Meet Your Needs

At American Home Life, we believe your coverage should be as unique as your needs. That's why our Hospital Indemnity Plan offers a range of optional riders, allowing you to enhance your protection with benefits that fit your lifestyle.

Ambulance Benefit	Critical Accident & Accidental Death Benefit
Daily Skilled Nursing Facility Benefit	Daily Hospital Confinement Increasing Benefit
Outpatient Surgical Procedure Benefit	Lump Sum Hospital Confinement Benefit
Outpatient Rehabilitation Services Benefit	Heart Attack & Stroke Diagnosis Benefit
Dual Hospital Confinement Benefit	Cancer Diagnosis Benefit

*The amount of benefits provided depends upon the plan selected and the premium will vary with the amount of the benefits selected. LIMITATIONS AND EXCLUSIONS APPLY. Please refer to the actual policy for complete details. Limitations, and Exclusions may vary state by state. Always read your outline of coverage. Refer to your policy for a complete listing of Benefits, Riders and Provisions.

1 in 2 MEN
and
1 in 3 WOMEN
will be diagnosed with cancer in their lifetime.²

