

# Hospital Indemnity Insurance<sup>1</sup>

## **IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

## **Looking for comprehensive health insurance?**

**Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

## **Questions about this policy?**

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.



# Protect your savings when you need it the most

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A hospital stay can be upsetting — to your health, your wallet, and your family. Even if you have other medical insurance, some costs may not be covered. That's when Hospital Indemnity insurance can provide peace of mind in your time of need. It complements your existing health insurance by giving you cash to help with the costs your plan doesn't cover.

## **PROTECT YOUR SAVINGS**

Four out of 10 U.S. adults say their household has used up all or most of their savings due to their health care debt, and nearly 18% of those with health care debt say they don't think they will ever pay it off.<sup>2</sup>

## **WITH A HOSPITAL INDEMNITY INSURANCE PLAN:**

- There's no deductible, and you receive payment even if you have other insurance.
- You're paid directly, and you may use the payment however you want.<sup>3</sup>
- You'll be guaranteed issue if you're between the ages of 60 and 79 when you sign the application.
- If you live with another adult, you'll receive a 7% discount on your premiums.<sup>4</sup>
- 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.



## HOW IT WORKS

If you're between the ages of 18 and 85,<sup>5</sup> you can apply for Hospital Indemnity insurance. It pays you a cash benefit for each day you're in the hospital. You choose both:<sup>6</sup>

- The number of days (3, 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<sup>7</sup>
- Observation unit monitoring
- Emergency room services for injuries

## HOSPITAL INDEMNITY INSURANCE ALSO ALLOWS YOU TO CHOOSE OPTIONAL BENEFITS<sup>8</sup> AT AN ADDITIONAL COST, INCLUDING:

- Ambulance or urgent care center services
- A cancer diagnosis
- Outpatient surgery
- Outpatient therapy and chiropractic
- Skilled nursing services<sup>9</sup>

## Customer resources

When you become a Wellabe policyholder, you'll have access to resources that make it easy to make the most of your plan, including our mobile app, customer portal, and Customer Success team via email or phone. Visit [Wellabe.com/Customer-Resources](https://Wellabe.com/Customer-Resources) to learn more.





## Let's do more, worry less, and make every day better

Since 1929, we have provided solutions to help people protect their health and financial well-being. Every day, we show we care through our shared values and doing what's right. We'll always be here helping people be well so they can prepare for tomorrow and live better today.

Medicare Supplement • Preneed • Hospital Indemnity  
Dental • First Diagnosis Cancer • Short-term Care

Contact your agent  
to learn more or  
visit [wellabe.com](https://wellabe.com).



### Footnotes

1. This policy is called Hospital Confinement Insurance in AR, Fixed Indemnity Insurance Policy in CO, Hospital Limited Benefit Indemnity Insurance Policy in UT, and Limited Benefit Hospital Indemnity Insurance Policy in VA.
2. KFF Health Care Debt Survey: February–March 2022). <https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings>  
<https://www.cancer.gov/news-events/press-releases/2021/annual-report-nation-part-2-economic-burden>, October 2021.
3. If you signed an "Assignment of Benefits" with the hospital and you have a balance still due, Wellabe will have to pay benefits directly to the provider.
4. Varies by state. Not available in Pennsylvania.
5. In KS and MT, the issue ages are 50 to 85 years old.
6. Benefit options may vary by state.
7. In KS, this benefit also includes substance abuse. In MT, benefits for mental health are provided under the hospital confinement indemnity benefit the same as any other sickness.
8. Optional benefit riders may not be available in all states.
9. This rider is called Nursing Facility Benefit Rider in IA and Nursing Facility Indemnity Benefit Rider in WA.

### Policy forms: HIA63, HIA63(TN)

Wellabe will not pay benefits for a sickness or injury for which medical advice, care, diagnosis, or treatment was recommended by physician or received from a physician within six months before the policy date or for which you have incurred expense or have taken medication within six months before the policy date. **In North Carolina, if you are 65 years or older when a policy is issued, pre-existing conditions will include only conditions specifically eliminated by rider.**

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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.

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