



UNL Guaranteed Issue Hospital Indemnity Shield

Hospital Confinement Indemnity Insurance

UNL GUARANTEED ISSUE HOSPITAL INDEMNITY SHIELD

UNL INSIDE SCOOP



Average Costs per Stay with a Medicare Advantage Plan



4.6
days



\$13,262
average cost of
inpatient stay

According to a recent study by the Agency for Healthcare Research and Quality, the average length of a hospital stay is about 4.6 days and sometimes longer for 85+ for the U.S. and the average cost of an inpatient stay with an MA plan as the primary expected payer is \$13,262.¹

1-From Debt to Bankruptcy: The Price Tag of a Hospital Stay, July 16 2024, <https://remodelhealth.com/from-debt-to-bankruptcy-the-price-tag-of-a-hospital-stay/>

**UNL Guaranteed Issue
Hospital Indemnity Shield**
will pay you benefits for:



HOSPITAL CONFINEMENT

UNL will pay you, or your designee, between **\$100 to \$450** per day should you be hospitalized for a 24 hour period either as observation* or confinement. You can choose any benefit period between 3 and 12 days. The benefits restore every calendar year. This policy has a 60 day waiting period** and a 12 month Pre-Existing Condition Limitation***. We will not pay benefits for a Pre-Existing Condition unless the loss begins more than twelve (12) months after your Effective Date of coverage.

**Observation not available in all states.*

***TN has a 30 day waiting period.*

****In NC, no pre-existing condition limitation for ages 65 and older.*

Additional Coverage Options****



+ AMBULANCE BENEFIT RIDER

This rider will pay a chosen benefit of **\$50 to \$400** per ground or air ambulance ride to or from a hospital. It is payable once per day, up to four times per year and subject to a lifetime maximum of 12 trips. No hospital confinement is required.



+ OUTPATIENT SURGERY RIDER

This rider will pay between **\$100 to \$450** for surgeries done in an outpatient facility or in an ambulatory surgical center. Limit 2 per year.

*****Rider options may vary or not be available in all states.*



Meet Nora

For illustrative purposes only (rates may vary by state)



Nora is 65 and has a highly rated Medicare Advantage Plan with a

\$300/day

Inpatient Hospital Care co-pay for days 1 to 5



Nora experienced a 5-day inpatient hospital stay. Her Medicare Advantage co-pay was

\$1,500

How did Nora's Guaranteed Issue Hospital Indemnity Shield insurance help lower her out-of-pocket costs?



The cost of Nora's Guaranteed Issue Hospital Indemnity Shield is

\$37.27
per month*



Nora's Guaranteed Issue Hospital Indemnity Shield will pay her a \$300 cash benefit for each day spent in the hospital.



Nora was in the hospital for 5 days, she received

\$1,500 in cash benefits

which she used to help cover her Medicare Advantage co-pay!

*Includes Policy Fee Where Applicable

Coverage details for: _____ Current age: _____

Medicare Advantage Plan Details:

Inpatient Hospital Stay:

Number of co-pay days: _____ Daily co-pay amount: \$ _____

Outpatient Surgery Co-pay _____ x _____ days

Ambulance:

Co-pay amount per use: \$ _____

Annual Maximum Out-of-Pocket:

Amount: \$ _____ Monthly Premium: \$ _____

Guaranteed Issue Hospital Indemnity Shield Benefit Selections:

Daily Benefit Details: _____ days and \$ _____ per day

Outpatient Surgical Benefit Rider

Yes _____ \$ _____ No _____

Ambulance Service Benefit Rider:

Yes _____ \$ _____ No _____

Monthly Hospital Indemnity Shield Premium \$ _____



UNL Guaranteed Issue Hospital Indemnity Shield, Hospital Confinement Indemnity insurance policy, is issued on Form Series U2350 and rider form series RU23ASB and RU21OPS by United National Life Insurance Company of America, Glenview, IL. THIS IS A LIMITED BENEFIT POLICY. This product and its features are subject to state availability, variability, and UNL's right to increase premium on a class basis. This Policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. Insurance is guaranteed renewable and will remain in force as long as premiums are paid on time. For cost and complete details of coverage, please refer to the Outline of Coverage or contact your agent.



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