

# HOSPITAL RECOVERY INSURANCE

*Help protect your hard-earned wages and savings.*



- Eligible issue ages **18 – 64**; guaranteed renewable for life\*
- No medical questions (including height & weight) for applicants age **64.5 until they turn 65**

Hospital Recovery Insurance provides *cash benefits* regardless of any other insurance you may have, including Medicare.



By pairing Hospital Recovery Insurance with medical coverage, you can extend your protection to help with unexpected costs – especially if you have a high deductible and/or out-of-pocket co-pays or if you are enrolled in a \$0 premium Medicare plan. The cash benefits can also be used to help pay for other services and resources you may need, including: home care assistance, lost wages, yard work or anything else.

The risk of being hospitalized increases with age.<sup>1</sup>



Medical insurance may provide benefits to help with costs during a hospital stay. Once you leave the hospital, you shouldn't have to worry about unexpected financial setbacks during recovery. Things like lost wages plus the cost for help with transportation, meals, or even housekeeping can all add up.

In 2016, the average length of a hospital stay was 4.6 days, with an average cost of nearly \$14,500 for adults 45-64.<sup>2</sup>



<sup>1</sup> National Center for Health Statistics, Health United States, 2017 with Special Feature on Mortality, Hyattsville, MD. 2018

<sup>2</sup> Agency for Healthcare Research and Quality, H-CUP Statistical Brief #246, December 2018

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