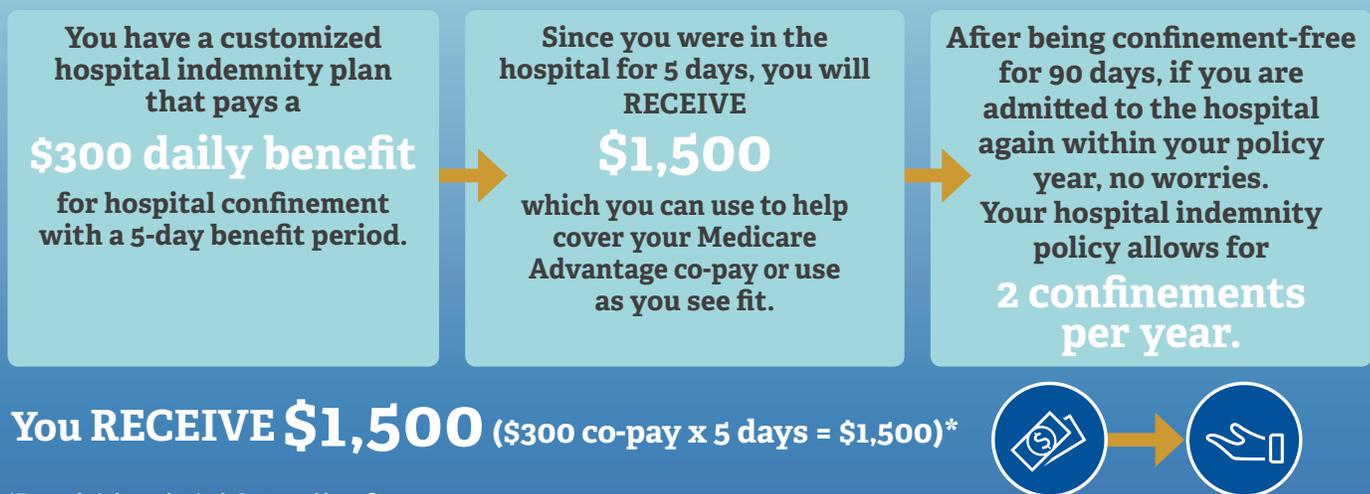


THE BENEFITS OF HOSPITAL INDEMNITY COVERAGE

Hypothetical situation:*



HERE'S HOW a hospital indemnity policy can help to cover your out-of-pocket costs:



*Example is hypothetical. Costs and benefits may vary.

CUSTOMIZE YOUR COVERAGE with Vantage Flex 65® from Bankers Fidelity®



OPTION 1:

Daily Hospital Confinement Benefit

with either 5, 10, or 15 days of coverage and daily benefit amounts from \$100 to \$500 for up to two confinements/year.**



OPTION 2:

First Day Hospital Confinement Benefit

\$500 to \$1,500 in coverage for up to two confinements per year.**

- You may see any doctor or provider you choose, anywhere in the country.
- These benefits are paid regardless of other regular insurance payouts.
- There are no deductibles or pre-certification requirements.
- Coverage is guaranteed renewable for life.

**Benefits may vary by state.

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ENHANCE YOUR COVERAGE



High Deductible Plan F Endorsement

Vantage Flex 65 also gives you the ability to supplement your coverage via a Medicare Supplement High Deductible Plan F. With this endorsement, you can submit an application for coverage and be guaranteed, at minimum, a standard underwritten Medicare Supplement High Deductible Plan F. There are no doctor visits or exams required to qualify and there is no additional pre-existing condition waiting period. The High F policy can begin after your Medicare Advantage coverage has terminated. (Not available in all states.)



Daily Outpatient General Radiology Service Benefit

Pays a benefit from \$10 to \$100 (up to two days per year) for each day you receive a physician-ordered radiological service, such as x-rays, EKG and echocardiogram.



Daily Emergency Care Benefit

Pays a benefit of \$25 to \$150 per day (up to two days per year) when you receive emergency treatment in an Emergency Room and are admitted to the hospital.



Daily Outpatient Major Diagnostic Exam Benefit

Covers major diagnostic exams that are ordered by a doctor. These might include an MRI, PET or CT scan and would pay a benefit from \$100 to \$500 (up to two days per year).



Daily Outpatient Surgical Benefit

Pays a benefit from \$100 to \$1,000 (one day per year) for each day you undergo a surgical procedure that has been recommended by and performed under the supervision of a physician.

For additional details on Vantage Flex 65 and all available riders, visit bankersfidelity.com or contact your agent.

Neither Bankers Fidelity Life Insurance Company®, its subsidiaries, nor its Medicare Supplement policies are affiliated with or endorsed by the U.S. Government, the federal Medicare program, or the Centers for Medicare and Medicaid Services. **This is a solicitation of insurance and an independent agent may call on you.**

A Hospital Indemnity Policy[†] is not Medicare Supplement insurance nor is it a substitute for Medicare Supplement insurance. A Hospital Indemnity Policy pays a fixed dollar amount, regardless of expenses, for each day you meet the policy conditions. It does not pay 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.

A HOSPITAL INDEMNITY POLICY 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.

Hospital Indemnity Policy[†] form series 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.

[†]Individual Hospital Indemnity Policy for residents of GA. Limited Benefit Supplemental Health Insurance for residents of MO. Individual Supplemental Indemnity Policy for residents of CO.