

Bankers Fidelity Life Insurance Company®

Vantage Flex 65®

Hospital Indemnity Insurance Policy form B 21602



Did you know?

The **average expense** of an **inpatient hospital stay** in the United States is

\$2,424 per day.¹



66% of medical bill problems stem from a one-time or short-term medical expense; and **among people with medical bill problems, 62% were covered by health insurance.**²



¹ <https://www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

² <https://www.kff.org/report-section/the-burden-of-medical-debt-section-1-who-has-medical-bill-problems-and-what-are-the-contributing-factors/>

Hospitalization may be planned or catch you by surprise. Either way, a hospital stay can be expensive. Preparation is key. It's making sure you have the coverage you need to help pay for your hospitalization expenses, which in turn helps protect you and your family financially.

Vantage Flex 65[®]

Bankers Fidelity Life Insurance Company's Vantage Flex 65 is Hospital Indemnity insurance that can help during this most sensitive and often scary time. Also referred to as hospital confinement insurance, Vantage Flex 65 is a supplemental insurance plan that helps cover out-of-pocket expenses due to a hospital stay. It's not a replacement for major medical, but rather, works in conjunction with your health insurance.

Benefits of Hospital Indemnity coverage:

- ▶ Issue ages: 65-85
- ▶ Daily Hospital Confinement Benefit Amounts \$100–\$1,500*
- ▶ Benefit period options of 5, 10, 15 days or First Day hospital confinement*
- ▶ 5% household discount
- ▶ No networks or deductibles
- ▶ Customizable coverage with optional riders

*Amounts and periods vary by state.

How it works:

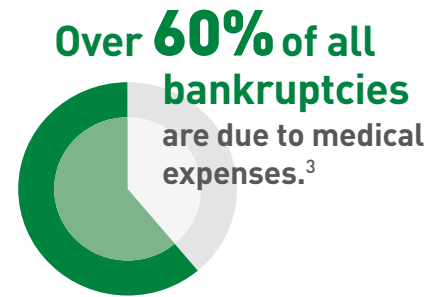
- ▶ Benefits are paid directly to you, unless you designate otherwise
- ▶ Benefits can be used in any way you choose in order to cover out-of-pocket costs like co-pays, deductibles, or other expenses not paid by your other insurance plans while hospitalized
- ▶ Benefits are paid in addition to other regular insurance payouts
- ▶ The policy is guaranteed renewable for life (as long as the premiums are paid on time)
- ▶ No deductibles
- ▶ No networks
- ▶ 30-Day Free Look—If you enroll in this policy and change your mind within 30 days after you receive your policy, we will refund your money when you return the policy

How it helps

Vantage Flex 65 offers flexible coverage for out-of-pocket hospital confinement expenses. The short-term coverage can help cover costs associated with short-term stays like outpatient surgery, an ambulance ride or emergency room services. While the long-term coverage can assist with the costs of the following financially straining situations and more*:

- ▶ Extended illness
- ▶ Out-of-network facility and doctor
- ▶ Intensive care unit expenditures
- ▶ Diagnostic tests
- ▶ Rehabilitation services

* Benefits vary by company and the hospital confinement policy. Many insurance companies may define these costs differently. Check your insurance policy to see what costs are covered.



³ <https://www.trustedchoice.com/insurance-articles/life-health/cost-night-hospital/>

Customize it with Optional Riders*

Optional riders are available that pay additional benefits allowing you to customize your plan as you see fit. Riders include, but are not limited to:

- ▶ Outpatient General Radiology Service Benefit Rider
- ▶ Outpatient Major Diagnostic Exam Benefit Rider
- ▶ Emergency Care Benefit Rider
- ▶ Outpatient Surgical Benefit Rider
- ▶ Durable Medical Equipment Benefit Rider
- ▶ Ambulance Benefit Rider
- ▶ Skilled Nursing Facility Confinement Benefit Rider (Elimination Period/Benefit Periods: 0/20; 20/20; 20/40; 20/60)
- ▶ Cancer First Occurrence Benefit Rider**
- ▶ Observation Unit Confinement Benefit Rider (The Daily Observation Unit Confinement Benefit Rider can only be issued with the Daily Hospital Confinement Benefit Plan.)
- ▶ Household Premium Discount Rider (a 5% household premium discount for qualified applicants)

*Benefits may vary by state.

**Lump Sum Cancer Rider not available in CO or VA.

Prepare with Vantage Flex 65®

Hospitalization shouldn't break the bank. It should help heal you. Bankers Fidelity can assist in paying for out-of-pocket expenses associated with a hospital stay. Let Bankers Fidelity's Vantage Flex 65 help cover some of these expenses during your time of need, so you can focus on healing.

If you're 65 or older, a Hospital Indemnity insurance policy from Bankers Fidelity may help.

For questions or to get a quote, call us at 866-458-7504.

The Strength of Experience

At Bankers Fidelity, we conduct our business according to a strong set of guiding principles.

For more than 60 years, we have been honored to provide tens of thousands of Americans with valuable, customer-focused insurance products.

Our commitment to fair and fast payment of claims has earned us a reputation for delivering quality service to our policyholders and their families.

You can rely on our reputation as a Company that consistently makes good on its promises to every single policyholder.

Bankers Fidelity is rated A- (Excellent) by A.M. Best Company.*

*Best Rating Report; prepared by A.M. Best Company; www.ambest.com.
The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Bankers Fidelity Life Insurance Company®

www.bankersfidelity.com

Bankers Fidelity Life Insurance Company® is not 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. If you are eligible for Medicare, please read the Guide to Health Insurance for People with Medicare available from the Company. Hospital Indemnity Policy† form series B 21602 is underwritten by Bankers Fidelity Life Insurance Company®. 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. THIS IS A LIMITED BENEFIT POLICY.

† Individual Hospital Indemnity Policy for residents of Georgia, Limited Benefit Supplemental Health Insurance for residents of Missouri, Individual Supplemental Indemnity Policy for residents of Colorado.

For Missouri residents only: The form number for the Policy is B 21602(rev16) MO.

For Pennsylvania residents only: The form number for the Policy is B 21602 PA, Optional Riders B 21602 R1 PA, B 21602 R2 PA, B 21602 R3 PA, B 21602 R4 PA, B 21602 R5 PA, B 21602 R6 PA, B 21602 R7 PA, B 21602 R8 PA, B 21602 R9 PA

Products not sold in AK, CA, CT, ID, MA, ME, MN, NH, NY, OR, RI, VT, WA or WI. Plan availability can vary by state.

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