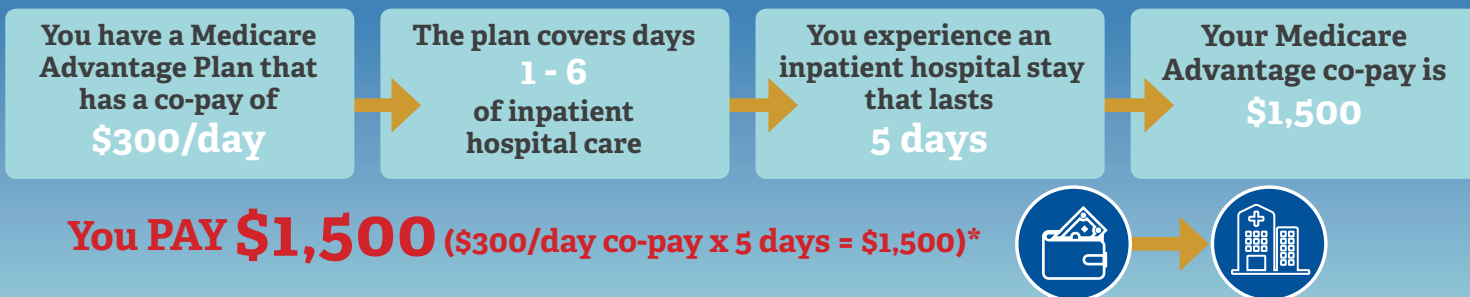
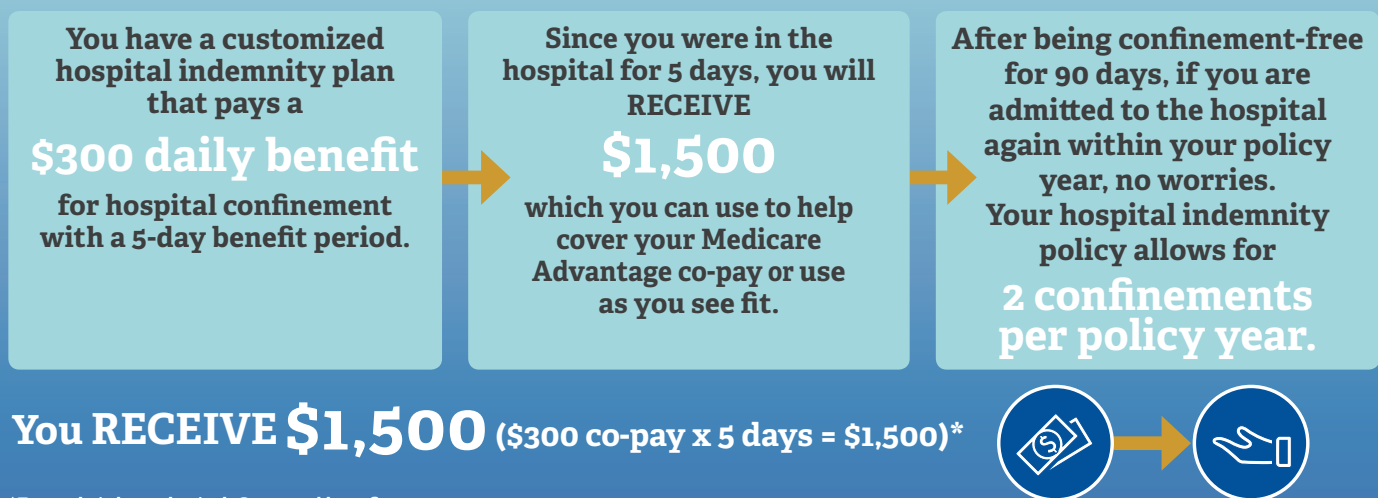


## THE BENEFITS OF HOSPITAL INDEMNITY COVERAGE

### 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 as long as premiums are paid on time.

\*\*Benefits may vary by state.

(Continued on back)

# ENHANCE YOUR COVERAGE



## 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](http://bankersfidelity.com) or contact your agent.**

Neither Bankers Fidelity Life Insurance Company®, its subsidiaries, nor its Medicare Supplement insurance 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<sup>†</sup> 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<sup>†</sup> 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.

<sup>†</sup>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.