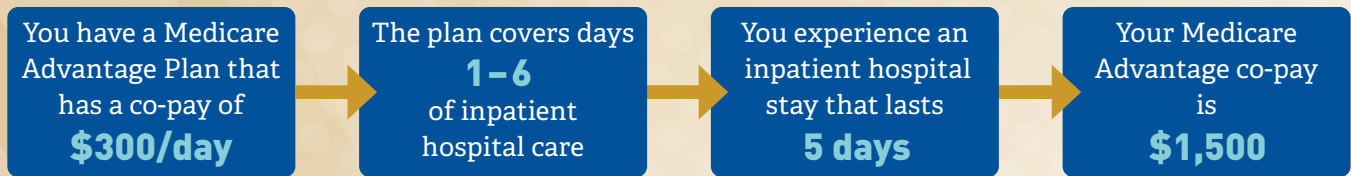
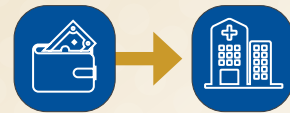


The Benefits of Hospital Indemnity Coverage

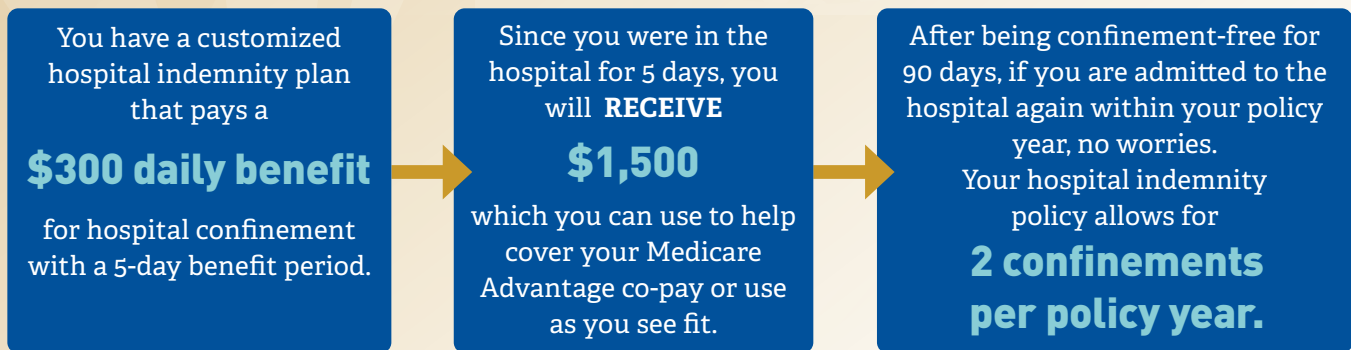
Hypothetical situation:*



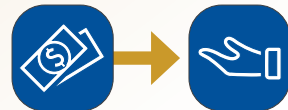
You PAY \$1,500 (\$300/day co-pay x 5 days = \$1,500)*



Here's how a Hospital Indemnity policy can help to cover your out-of-pocket costs:



You RECEIVE \$1,500 (\$300 co-pay x 5 days = \$1,500)*



*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

Medicare Supplement Endorsement

High Deductible Plan F*, High Deductible Plan G or Plan K Endorsement Options**

Our customizable Vantage Flex 65 insurance product can serve as protection in addition to Medicare Supplement insurance plans, including High Deductible Plan E, High Deductible Plan G, or Plan K. With these endorsement options, you can submit an application for coverage and be guaranteed, at minimum, a Medicare Supplement insurance High Deductible Plan F, High Deductible Plan G or Plan K at Standard Underwriting rates.

There are no doctor visits or exams required to qualify and there is no additional pre-existing condition waiting period. The High F, High Deductible Plan G or Plan K policy can begin after your Medicare Advantage coverage has terminated. (Not available in all states.)

*Must be Medicare-eligible on or before December 31, 2019 to be able to qualify for a High Deductible Plan F.

**Plan availability may vary by state.



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](https://www.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† 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.