

Helping to
Safeguard
Your Future



Bankers Fidelity Life Insurance Company®

Vantage Flex Plus™

Hospital Indemnity Insurance

Policy form HI21BFLIC



Vantage Flex Plus™

A hospital stay can be expensive whether it's planned or catches you by surprise. Either way, preparation is key. Making sure you have the necessary coverage to help pay for hospital expenses can help protect you and your family financially.

Bankers Fidelity Life Insurance Company's Vantage Flex Plus™ can help during a most sensitive and often scary time. Vantage Flex Plus is a supplemental Hospital Indemnity Insurance policy that works in conjunction with major medical or other insurance to help cover out-of-pocket expenses due to a hospital stay.

How Hospital Confinement Insurance works*

<p>Benefits are paid directly to you, unless you designate otherwise</p>	<p>Benefits can be used in any way you choose to cover out-of-pocket costs like co-pays, deductibles, or other hospital expenses not paid by your other insurance plans</p>	<p>Benefits are paid in addition to other regular insurance payouts</p>
<p>The policy is guaranteed renewable for life (as long as the premiums are paid on time)</p>		<p>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</p>
<p>Vantage Flex Plus coverage can assist with the following financially straining situations and more*:</p> <ul style="list-style-type: none"> ▶ Extended illness ▶ Out-of-network facilities and doctors ▶ Intensive care unit expenditures ▶ Diagnostic tests ▶ Rehabilitation services 		



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

¹ <https://www.forbes.com/sites/debgordon/2021/10/13/50-of-americans-now-carry-medical-debt-a-new-chronic-condition-for-millions/?sh=1421a5e95e5d>

² <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

The Benefits of Vantage Flex Plus™

- ▶ **Issue Ages: 18-85**
- ▶ Guarantee Issue Ages 64½ – 65½
- ▶ Plans: Individual, Individual & Spouse, Individual & Child(ren), Family Plan
- ▶ Daily Hospital Confinement; Amounts \$100–\$750*
- ▶ Benefit Period Options are 3-10, 15, 21, 31 days or First Day Hospital Confinement*
- ▶ No Networks or Deductibles
- ▶ Customizable Coverage with Optional Benefits

*Amounts and periods vary by state.

Vantage Flex Plus can help cover the out-of-pocket cost associated with:

- Urgent Care
- Emergency Room
- Hospital Admission; amounts \$100–\$5,000*
- Observation Room
- Ambulance: Air, Ground, Water

Customize It

Optional Benefits*

Customize your Vantage Flex Plus policy as you see fit with optional benefits that provide additional coverage. Benefits include:

- ▶ ICU Admission
- ▶ Daily ICU Confinement
- ▶ Rehabilitation Unit Confinement
- ▶ Skilled Nursing Facility Confinement
- ▶ **Outpatient Surgery**
- ▶ **Minor Diagnostic Exam**
- ▶ **Major Diagnostic Exam**
- ▶ **Invasive Diagnostic Exam**
- ▶ Non-Local Transportation
- ▶ Family Member Lodging
- ▶ Health Screening

*Benefits and availability may vary by state.

New Coverage Options:

- ▶ Maternity
- ▶ Substance Abuse
- ▶ Mental & Nervous

Vantage Flex Plus™

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

**For questions or to get a quote,
contact us by calling (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 65 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 AM Best Company.*

*Best Rating Report; prepared by AM 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 HI21BFLIC 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.**

Product not sold in: CA, CT, NY, or VT.

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