



# Hospital Indemnity Insurance Plan

*Issued by The Prudential Insurance Company of America*

Hospital costs can be staggering, even for those with health insurance, so it's no surprise that hospital admissions and stays are a leading cause of medical debt.<sup>2</sup> Hospital Indemnity (HI) insurance can provide emergency funds when you need them most.

HI insurance can help with the costs of hospital admission and confinement that may not be covered by other insurance. It's an attractive complement to your health insurance, especially if you have a high-deductible plan.

HI insurance pays cash directly to you for hospital admissions and hospital stays. Payments can be used for any purpose, including medical co-pays, deductibles, and everyday living expenses.

## Features

- Provides cash benefits for hospital admissions and hospital stays
- Pays an ICU admission benefit in addition to a hospital admission benefit
- Anyone can qualify, as there are no medical questions or physical exams
- Simple claims process. Submit your claim and receive payment within days
- No restrictions. Benefits can be used for whatever purpose you choose



**Nearly half** of people who experience medical bankruptcy name hospital bills as their biggest expense.<sup>1</sup>



About a **quarter of adults** with medical debt owe more than \$5,000.<sup>2</sup>



**Two-thirds** of those with medical debt say it causes them to cut spending on food, clothing, and other basics.<sup>2</sup>

**Visit [MeyerandAssoc.com/Hospital-Indemnity-Insurance](https://MeyerandAssoc.com/Hospital-Indemnity-Insurance)  
or call 973-774-7221 (Weekdays 8:30 a.m.–6 p.m. ET)**

### Hospital Indemnity Plan Benefits\*

Benefits	
Hospital Admission Benefit	\$1,000
ICU Admission Benefit	\$1,000
Hospital Confinement Benefit	\$150
ICU Confinement Benefit	\$300

### Monthly Premiums for Hospital Indemnity Insurance\*\*

Attained Age	Premium	Attained Age	Premium
<25	\$6.44	50-54	\$13.49
25-29	\$8.83	55-59	\$15.63
30-34	\$9.85	60-64	\$20.16
35-39	\$9.70	65-69	\$26.57
40-44	\$10.79	70-74	\$33.54
45-49	\$11.99	75-79	\$43.66

\* Admissions must occur within 90 days of covered accident, injury, or illness. Benefits not payable for ER or outpatient treatment, or for stays of less than 24 hours. ICU Admission Benefit pays in addition to Hospital Admission Benefit. Hospital and ICU Confinement benefits are payable for up to 30 days. See Insurance Certificate for complete details.

\*\*You can insure your child(ren) for an additional \$3.28 per month.

1 “Many Americans Still Can’t Pay Off Less than \$5,000 in Medical Debt,” Debt.com, 2021

2 “Health Care Debt In The U.S.: The Broad Consequences Of Medical And Dental Bills,” Kaiser Family Foundation, 2022

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**This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).**

**This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.**

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