

Hospital Sickness Insurance

Would extra cash in your pocket help you if you were hospitalized?

The Hospital Sickness Insurance benefit pays in addition to any other coverage you have.

Hospital Sickness Insurance pays benefits directly to you regardless of any other coverage you have, and if your medical plan has a high deductible, you may need the cash. It's not easy to afford hospitalization, but with Hospital Sickness Insurance, we've got you covered.

How does **Hospital Sickness Insurance** work?

Hospital Sickness Insurance pays money directly to you if you get hospitalized due to an illness. It's not easy to pay hospital bills, especially if you have a high deductible medical plan. With Hospital Sickness Insurance, you can focus on your recovery instead of wondering how you are going to afford the bills. And since the cash goes directly to you, there are no restrictions on how you use your money.



Plan today for tomorrow with **Hospital Sickness Insurance** featuring:

Guaranteed Renewable

- Your coverage cannot be cancelled as long as your premiums are paid as due.

Fully Portable

- You can keep your policy even if you change jobs or retire.

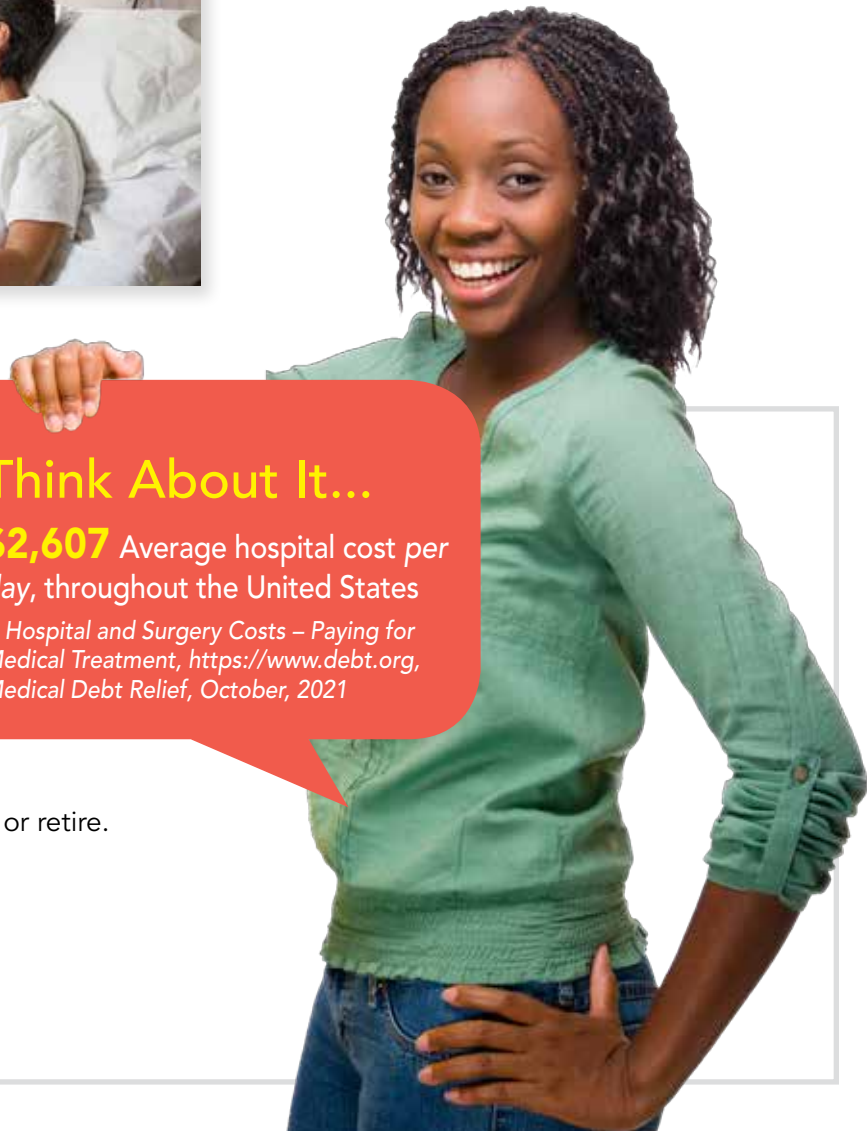
No Age Penalty

- Your rate will never change due to your age.

Think About It...

\$2,607 Average hospital cost per day, throughout the United States

~ Hospital and Surgery Costs – Paying for Medical Treatment, <https://www.debt.org>, Medical Debt Relief, October, 2021



The Family Security Plan[®] Hospital Sickness Insurance Features

Hospital Sickness Insurance Benefit for Illness Only

PLUS Plan

Hospital Confinement Benefit —

\$250 Per Day

This benefit is for confinement in hospital or hospital sub-acute intensive care unit.

Maximum Days Per Calendar Year: 365

Rehabilitation Unit Confinement Benefit —

\$150 Per Day

This benefit is for confinement in a rehabilitation unit.

Maximum Days Per Calendar Year: 15

Observation Unit Benefit — \$75 Per Day

This benefit is for treatment in a hospital observation unit for a period of less than 20 hours.

Maximum Benefit Per Calendar Year: 2

Wellness Benefit — \$50 Per Day

Maximum Days Per Calendar Year: 1

Ground or Water Ambulance — \$200 Per Day

Maximum Days Per Calendar Year: 2

Air Ambulance — \$200 Per Day

Maximum Days Per Calendar Year: 2

Emergency Room — \$150 Per Day

Maximum Days Per Calendar Year: 2

PLATINUM Plan

Hospital Confinement Benefit —

\$500 Per Day

This benefit is for confinement in hospital or hospital sub-acute intensive care unit.

Maximum Days Per Calendar Year: 365

Rehabilitation Unit Confinement Benefit —

\$300 Per Day

This benefit is for confinement in a rehabilitation unit.

Maximum Days Per Calendar Year: 15

Observation Unit Benefit — \$100 Per Day

This benefit is for treatment in a hospital observation unit for a period of less than 20 hours.

Maximum Benefit Per Calendar Year: 2

Wellness Benefit — \$50 Per Day

Maximum Days Per Calendar Year: 1

Ground or Water Ambulance — \$400 Per Day

Maximum Days Per Calendar Year: 2

Air Ambulance — \$400 Per Day

Maximum Days Per Calendar Year: 2

Emergency Room — \$300 Per Day

Maximum Days Per Calendar Year: 2



With Hospital Sickness Insurance, focus on your recovery instead of your hospital bills.

Eligibility, Limitations and Exclusions

Eligibility

- Members age 18 through 65
- Spouses age 18 through 65, including domestic and civil union partners
- Children ages 0 through 26
- Simplified application process

Limitations

Pre-Existing Conditions - A pre-existing condition is not covered unless the date of diagnosis is at least 12 months after your coverage is in force. A pre-existing condition is a condition for which a covered person received medical advice or treatment within 12 months immediately prior to the Policy Effective Date.¹

Childbirth - Within the first 10 months of your coverage, hospital benefits as a result of pregnancy, childbirth or complications of pregnancy are not covered. After coverage has been in force for 10 months or more, benefits for pregnancy and complications of pregnancy will be covered the same as a covered sickness.²

Exclusions

No benefits will be paid for services rendered by a member of the immediate family.

No benefits will be payable for sickness or infection, including physical or mental condition, that is not caused solely by or as a direct result of a covered sickness.

No benefits will be paid for any sickness that is caused by, or occurs as a result of:

- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
- Alcoholism;
- Voluntary inhalation of or asphyxiation by gas or fumes;
- Cosmetic surgery, except when due to reconstructive surgery needed as the result of an Injury or Sickness, or is related to or results from a congenital disease or anomaly of a covered Dependent Child; and congenital defects in newborns;
- Mental and nervous disorders (except as provided in the policy);
- Elective surgery;
- Any pregnancy or childbirth of a dependent child, including services rendered to the child after birth;
- Routine newborn care.

¹In Kentucky, a pre-existing condition is not covered unless the date of diagnosis is at least 6 months after the policy issue date. In Kentucky, Maine, Montana, South Dakota and Wyoming a pre-existing condition is a condition in which a covered person received medical advice or treatment within 6 months prior to the Policy Effective Date.

²There is no childbirth limitation in Florida, Kansas, Montana and Vermont.

WHAT YOU CAN EXPECT

Hospital Sickness Insurance helps protect you and your family should you need additional cash due to a hospital stay.

Once you have purchased your policy, here is what you can expect:

- Following your purchase, expect an email receipt from cust-service@familysecurityplan.com within 24-48 hours outlining your purchase.
- Within 2-4 weeks, your policy will be mailed to you at the address provided at time of application.
- As a valued member of The Family Security Plan® community, you will have access to your account on our FSP Portal. Your policy number will enable you to register online.
- The Family Security Plan® will email you monthly with important information specifically for you. Look for emails from @familysecurityplan.com to ensure you get this information.

Thank you for protecting your future today.

Hospital Sickness Insurance Underwritten by:

CHUBB®

Combined Insurance Company of America, Chicago, IL
A Chubb Company

Administered by:

FSP | The Family Security Plan®

P.O. Box 1500, Orange, CT 06477

www.FamilySecurityPlan.com

PFP is a Life and Accident/Health insurance agent.
Schmitt-Sussman Enterprises, Inc. dba PFP, NPN #953614

To access your policy information online, visit:
www.myfsspportal.com

This document is a brief description of Policy No. 32100 or applicable state version. Refer to the policy for complete details of the benefits, exclusions and limitations which may vary by state. Hospital Sickness Insurance is a supplement to health insurance and is not a substitute for basic hospital, basic medical or major medical insurance. If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

Tracking Number: PFP-HS-0622