

# Hospital Sickness INSURANCE

Would extra cash in your pocket help you if you were hospitalized? **The Family Security Plan® Hospital Sickness Insurance** pays benefits directly to you regardless of any other coverage you may have.

## 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



## What is it and how does it work?

**Hospital Sickness Insurance** pays money directly to you in the event that you are hospitalized due to an illness. It can be challenging to pay unexpected hospital bills, especially if you have a high deductible medical plan. Hospital Sickness Insurance allows you to focus on your recovery instead of worrying about affording the bills. The cash goes directly to you, so there are no restrictions on how you use your money.



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

# Hospital Sickness INSURANCE

## Benefits/Features of Hospital Sickness Insurance

- **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.

## Eligibility Requirements, 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.<sup>1</sup>

**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.<sup>2</sup>

### 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.

<sup>1</sup>In 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.

<sup>2</sup>There is no childbirth limitation in Florida, Kansas, Montana and Vermont.

To learn more about **Hospital Sickness Insurance** and other affordable life insurance products offered by **The Family Security Plan®**

Call to speak to a representative! 855-818-0955

Visit our website  
[www.familysecurityplan.com](http://www.familysecurityplan.com)

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