



UNL Hospital Indemnity Shield

Limited Benefit Policy Providing Daily Inpatient Hospital Benefits



ACCESS TO
online symptom
assessment service.
See page 4.

UNL HOSPITAL INDEMNITY SHIELD



UNL Bulletin



Medicare Advantage Recipients Face Hospital Co-pays Often in Excess of \$1,000

Article



According to a 2015 study from Brown University, Medicare Advantage holders, even those with incomes just above the poverty line, face co-pays hundreds of dollars greater than those on traditional Medicare when going to the hospital.

The average out-of-pocket cost for the Medicare Advantage holders in the study was between \$511 and \$1,785.

"These co-payments for inpatient and skilled nursing care could be more than a

month's worth of income," Laura Keohane, the lead author of the study, said.¹

Ask yourself, if you were admitted to the hospital could you afford to pay a month's worth of income in co-pays? If so, is that how you would want to spend your hard earned retirement money? In many cases, the UNL Hospital Indemnity Shield can help alleviate this financial burden for less than a quarter a day.



UNL HOSPITAL INDEMNITY SHIELD WILL PAY YOU BENEFITS FOR:



HOSPITAL CONFINEMENT

UNL will pay you, or your designee, between \$100 to \$600 per day should you be confined to a hospital.* You can choose any benefit period between 3 and 10 days. The benefits restore every calendar year.



AMBULANCE BENEFIT RIDER

This rider will pay a daily \$200 benefit for ambulance service to or from a hospital up to four times a year and subject to a lifetime maximum of \$2,400. No hospitalization confinement is required.



SKILLED NURSING FACILITY BENEFIT RIDER

After a 3 day hospital confinement, this rider will pay \$100, \$150 or \$200 per day (up to 50 lifetime days) if you are confined to a skilled nursing facility. We will pay benefits as long as confinement occurs within 30 days of hospitalization.

ADDITIONAL
COVERAGE
OPTIONS

1-Brown University, Medicare Advantage Co-pays are High for Hospital Nursing Care, 2015.

*Must be admitted as an inpatient.



Meet Kate



Kate is 65 and has a highly rated Medicare Advantage Plan with a

\$400/day

Inpatient Hospital Care co-pay for days 1 to 3



Kate experienced a 3-day inpatient hospital stay. Her Medicare Advantage co-pay was

\$1,200

How did Kate's Hospital Indemnity Shield insurance help lower her out-of-pocket costs?



The cost of Kate's Hospital Indemnity Shield is

\$13.97 per month*



Kate's Hospital Indemnity Shield will pay her a \$400 cash benefit for each day spent in the hospital.



Kate was in the hospital for 3 days, she received

\$1,200 in cash benefits

which she used to help cover her Medicare Advantage co-pay!

*Includes Policy Fee

Coverage details for: _____ Current age: _____

Medicare Advantage Plan Details:

Inpatient Hospital Stay:

Number of co-pay days: _____ Daily co-pay amount: \$ _____

Skilled Nursing Facility Daily Co-pay _____ x _____ days

Ambulance:

Co-pay amount per use: \$ _____

Annual Maximum Out-of-Pocket:

Amount: \$ _____ Monthly Premium: \$ _____

Hospital Indemnity Shield Benefit Selections:

Daily Benefit Details: _____ days and \$ _____ per day

Skilled Nursing Facility Benefit Rider

Yes _____ No _____

Ambulance Service Benefit Rider (\$200 Daily Benefit):

Yes _____ No _____

Monthly Hospital Indemnity Shield Premium \$ _____

For illustrative purposes only



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HOW IT WORKS



SELECT A SYMPTOM



ANSWER SYMPTOM-SPECIFIC QUESTIONS



RECEIVE CARE GUIDANCE

The Hospital Confinement Indemnity insurance policy is issued on Form Series U1750 and rider form series RU17SNF and RU17ASB by United National Life Insurance Company of America, Glenview, IL. This product and its features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the Outline of Coverage.



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