VETERAN / FAMILY OWNED & OPERATED
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Hospital Indemnity Insurance

Cash benefits when you're hospitalized

Pays YOU directly, for any expense, when you're in the hospital.

WHAT IT IS

Hospital indemnity insurance is a supplemental policy that pays you a fixed cash benefit when you're admitted to the hospital. The money is paid directly to you, not the hospital, and you can use it for anything: deductibles, lost income, transportation, household bills, or non-medical costs that pile up during a hospital stay. It's not a replacement for major medical insurance, it works on top of your existing health coverage.

WHO IT'S FOR

You have a high-deductible health plan and want to offset
out-of-pocket costs.

You're worried about income loss during a hospital stay.
Family history of medical events or chronic conditions.

You want predictable cash flow protection beyond what
major medical provides.

HOW IT WORKS

Pays a fixed benefit per day in the hospital (e.g., $200/day),
per admission (e.g., $1,000 per stay), or per service (e.g., ER

visit, surgery).
Pays you directly. Spend the money however you want.

Works on top of your regular health insurance, pays in
addition to whatever they pay.

Premium depends on age and the benefit amounts you
choose.

THE 3 THINGS PEOPLE GET WRONG

1. **"It replaces my health insurance."**
   It doesn't. Hospital indemnity is SUPPLEMENTAL, it adds cash benefits on top of your major medical coverage. You still need major medical.

2. **"I don't need it if I have good coverage."**
   Even excellent health insurance leaves you with deductibles, copays, out-of-network costs, lost wages, transportation, childcare, and non-medical bills. Hospital indemnity fills those gaps.

3. **"It's only for old people."**
   Anyone can benefit. A 40-year-old hospitalized for a week loses income AND racks up out-of-pocket costs. Hospital indemnity provides cash regardless of age.

STRONG FIT WHEN:

You have a high-deductible health plan, your income is hourly or commission-based, or you have a family history of hospitalizations.

Wondering if hospital indemnity fits you? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.