



Hospital Indemnity Insurance



Why **Hospital** Indemnity Insurance?

A stay in the hospital can result in challenging and uncertain times. Wise Hospital Indemnity Insurance provides benefits that may help with unforeseen expenses due to hospitalization.

Our Hospital Indemnity Insurance pays in addition to your major medical insurance and provides benefit payments directly to you, or whomever you designate, empowering you to choose how to use benefit payments. Let us help you take back control with our Wise Hospital Indemnity Insurance.

CONSIDER THE **FACTS:**

 **\$30k**

Average cost of a three-day **hospital stay**¹

 **34M**

Nearly **34 million patients** are admitted to the hospital each year.²

Here is a sample of just some of our benefits:

- **Hospital Inpatient Admission Benefit:** Payable for the first day a Covered Person is confined in a Hospital due to a covered Injury or Sickness.
- **Daily Inpatient Hospital Confinement Benefit:** Payable daily when a Covered Person is Confined in a Hospital due to a covered Injury or Sickness. Not payable for the same day as the Hospital Inpatient Admission Benefit.
- **Intensive Care Unit Admission and Confinement Benefit:** Payable for the first day a Covered Person is Confined in an Intensive Care Unit (ICU) due to a covered Injury or Sickness and daily thereafter for each day confined in the ICU. Can be paid in addition to Hospital Inpatient Admission and Confinement Benefits.
- **Wellness Benefit:** Payable once per year per Covered Person when documented services are received such as: Blood Tests for cholesterol and triglycerides, Mammograms, Colonoscopies, Skin Cancer Screenings and Immunizations.

This is a fixed indemnity policy, NOT health insurance.
To see the full disclosure, please visit www.wisebenefits.com.





You decide how and when **benefits** are used.

Our benefits pay directly to you, or whomever you designate, allowing you to use the benefits to cover what your major medical doesn't, such as:



Copays & other out of pocket medical costs



Home mortgage, rent, or utilities



Transportation & lodging



Childcare

You choose the **coverage** that's right for you.

For more information, contact your Benefits Counselor.



Individual



Individual + Spouse



Individual + Children



Family

This document provides a very brief description of the features of insurance policies that are underwritten by Madison National Life Insurance Company, Inc. and National Teachers Associates Life Insurance Company. These policies have limitations and exclusions that may affect benefits payable. This document is for illustrative purposes only. Availability from a particular company may vary by product and state, and each policy is subject to its own exclusions and limitations. Benefits and features may vary by product and state.

Additional exclusions and limitations may apply. The Group Policy is renewable at the option of the insurer and may be nonrenewed, terminated, or modified in accordance with the terms of the Group Policy. The insurer has the right to change premium rates. Premiums and benefits may vary by state and with the program selected. The insurer may change premium rates if changes occur to any factors material to the underwriting risk assumed or based upon information provided by the Policyholder. For complete benefits,

exclusions and other details, please refer to the following Certificate of Group Insurance Policy Series GC-ML-HI100-Z0 (5/21) and GC-CM-HI100-Z0 (5/21) and state specific versions.

Notice to Consumer: If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed renewable policy. **THIS INSURANCE PROVIDES LIMITED BENEFITS.** This Insurance does not constitute comprehensive health coverage and is designed to supplement major medical coverage. **THIS INSURANCE IS NOT INTENDED TO QUALIFY AS THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).**

Source: ¹healthcare.gov, "Why health insurance is important", 2023

²aha.org, "Fast Facts on U.S. Hospitals 2024", 2024



Horace Mann®

