



Healthcare Indemnity Plan

Protecting family's financial security

Most employees pay a greater percentage of medical costs than ever before. On average a family with a high deductible plan will pay more than \$4,000 out-of-pocket just for medical expenses and in the case of hospitalization, it could be even more.¹ And consider the possibility of having to hire help at home, additional child care expenses or any other unexpected expenses while hospitalized.

The Healthcare Indemnity Plan (the plan)* is designed to pay cash benefits when an employee is hospitalized or receives other medical treatment covered under the plan. The plan was created with employees' needs in mind – providing convenient cash benefits with streamlined flexibility from day one.

Why this coverage makes sense

The plan is designed to be a strong supplement to existing medical coverage by filling the gaps created by rising deductibles, increasing co-payments, and higher out-of-pocket maximums. Benefits under the plan are paid directly to the employee or medical service provider and are not coordinated with any other form of insurance.



Families in high-deductible medical plans must pay more than \$2,600 out of pocket, \$4,332 on average, according to the Kaiser Family Foundation.¹

Employees enjoy the freedom to use the cash benefits as needed – to cover out-of-pocket medical expenses, everyday living expenses, or other unexpected expenses.

Plan Coverage Benefits

Benefits may vary based on plan selected

- Hospitalization
- Trips to the Emergency Room
- Ambulance services
- Hospital admission (Child birth only)
- Confinement to an Intensive Care Unit
- Hospitalization due to mental illness and substance abuse
- Physicals and other well-care exams
- Pharmacy benefits (available as either a discount or indemnity program)
- Outpatient doctor office visits
- Surgical benefits
- Diagnostic lab work, X-ray and radiology services
- Durable medical equipment
- Physical, occupational, and rehabilitative therapy
- Chemotherapy & dialysis treatments
- Private duty nursing
- Home healthcare
- CT scan
- MRI

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¹ Brandeisky, K. Here's How Much the Average American Worker Has to Pay for Healthcare, Sept. 2015, www.time.com/money/4044394/average-health-deductible-premium

* Subject to claims processing

