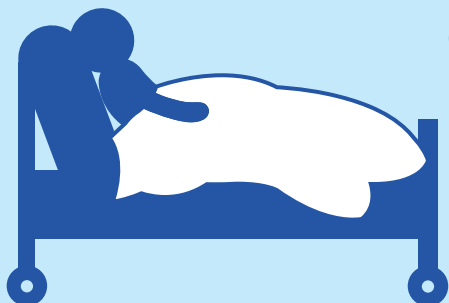


You go to the hospital and you're covered, RIGHT?



The average three day hospital stay runs \$30,000.¹ Insurance covers much of that, but there are **GAPS**.



Rising costs of prescriptions



Increasing co-payments



Higher deductibles



Out-of network provider fees

Those gaps can have a **BIG IMPACT** for you and your family financially.

A family could spend between \$2,600 to \$13,100 on out of pocket costs with a high deductible health plan.^{2,3}



If you're hospitalized, **BILLS** keep coming in and **EXPENSES** add up quickly.



Child Care



Mortgage



Car Payment



Utilities



Groceries

Can a healthcare indemnity plan help you? Here's why the **COVERAGE MAKES SENSE**.

Healthcare Indemnity 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 you or your medical service provider and are not coordinated with any other form of insurance.

With a built-in network of providers and treatment facilities, the plan helps reduce your financial exposure. At the same time, the telemedicine and patient advocacy programs provide extra resources for additional peace of mind.

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

Sources: ¹www.healthcare.gov, Protection from High Medical Costs, ²Kaiser Health News, Chemo Costs in U.S. Driven Higher by Shift to Hospital Outpatient Facilities, 2014, ³IRS.gov, IRS provides guidance on calendar year 2016 High Deductible Health Plans Out-of-Pocket Maximum Limits, Minimum Deductible Levels and Health Savings Account Contribution Limitations.

© 5Star Life Insurance Company, 2016.

Marketed by and administered through 5Star Life Insurance Company. Products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI. Group policy NGRPHIP 5/11. Not available in all states. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.