

HEALTHCARE INDEMNITY



Group Healthcare Indemnity Insurance offered by 5Star Life Insurance Company

Protecting your family and your financial security

The 5Star Life Healthcare Indemnity policy pays cash benefits from day one when you are hospitalized or receive other covered medical treatment. In addition to peace of mind and financial flexibility, the policy:



Helps offset expenses not covered by your medical insurance such as deductibles, co-pays, and out-of-pocket costs.



Offers the convenience of payroll deduction and provides coverage for your spouse and children.



Gives you the freedom to use the cash benefits as needed – pay medical bills, everyday living expenses, or any other unexpected expenses.



Pays benefits directly to you or a designated medical provider regardless of what your primary insurance covers, with no coordination of benefits.

Covered Events*

* May vary based on employer selection.

- Hospitalization
- Trips to the Emergency Room
- Ambulance services
- Hospital admission
- Doctor office visits
- Newborn baby care
- Surgical benefits
- Diagnostic services
- Durable medical equipment
- Physical, occupational, and rehabilitative therapy
- Private duty nursing
- Home healthcare
- CT scans and MRI
- Health and well-being options that can include diet and nutrition counseling, financial wellness and family caregiver benefits
- Well-care and health screenings that can include annual adult physicals, mammography, and cancer screenings



The journey to health and well-being starts with planning for tomorrow, today. Enroll to provide peace of mind for your family!

For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your employer or contact 5Star Life.

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521.
Product not available in all states. Policy #: 5SHIPOL

Hospital Indemnity Flyer - R0720



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