

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

Life can be full of unwelcomed mishaps and being prepared for the unexpected is important. The average three day hospital stay runs \$30,000¹ and may include expenses not covered by insurance.



Rising costs of prescriptions



Increasing co-payments



Higher deductibles



Out-of network provider fees

Those extra expenses can have a big impact for you and your family financially



A family could spend between \$2,800 to \$13,800 on out of pocket costs with a high deductible health plan.^{2,3}

When you're hospitalized, every day bills keep coming in and expenses can add up quickly



Car Payment



Mortgage



Child Care



Utilities

5Star Life Insurance Company (5Star Life) Healthcare Indemnity coverage could help make these unexpected expenses easier on your wallet



Coverage without coordination of benefits



Benefits paid directly to you

Wellness benefits promote preventative care



Encourage your annual well care

¹www.healthcare.gov, Protection from High Medical Cost, ²www.healthcare.gov/glossary/high-deductible-health-plan, ³www.IRS.gov

Here's how the coverage works

The 5Star Life Healthcare Indemnity coverage pays cash benefits from day one when you are hospitalized or receive other covered medical treatment.

The benefits you receive:

- Helps offset expenses not covered by your medical insurance such as deductibles, co-pays, and out-of-pocket costs.
- Gives you the freedom to use the cash benefits as needed - to 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.

Learn more at: www.5starlifeinsurance.com

¹ www.healthcare.gov, Protection from High Medical Costs, ² www.healthcare.gov, High Deductible Health Plan, ³ www.IRS.gov

