



# Hospital Confinement Indemnity



**United National Life**  
Insurance Company of America

Being admitted to the hospital is hopefully something you or your family will never have to experience.

However, if you are admitted into the hospital, do you have enough set aside to cover the out-of-pocket costs associated with a hospital stay?

What if you have to be in the hospital for a week or more? Those charges add up. How will you pay the expenses that accumulate with each day you are in the hospital? The total can quickly become overwhelming for a family. Will you be able to afford all of the indirect costs if you are confined to the hospital for an extended period?

**Cost such as,**

- Deductibles and co-pays
- Mortgage or rent
- Food
- Clothing
- Utilities
- Car payments
- Other daily expenses

**The average hospital stay is five days at the staggering cost of \$19,700.<sup>(1)</sup>**

With a **Hospital Confinement Indemnity** plan from **United National Life Insurance Company of America**, you can plan for the unexpected. This easy to understand policy can help offset those non medical expenses that continue when you are confined to the hospital.

**Benefits will be paid directly to you or your designated beneficiary so that you can use the money in a way that best suits your needs.**

<sup>(1)</sup> Healthcare Cost and Utilization Project - Facts and Figures: Statistics on hospital-based care in the United States, 2005

## This simple policy allows you to be covered for the most useful benefits if you get sick or hurt and are confined to a hospital including...

- A specific amount for each day you are confined to a hospital.
- Hospital outpatient benefits specific for accident or sickness.
- Accidental death benefit.
- Ambulance transportation benefit.

## The features of this policy make it easy for you to keep this valuable coverage for many years to come...

- All benefits are **paid directly to you**.
- **Guaranteed renewable.** As long as your premiums are paid, your policy can never be cancelled.
- **Stable premiums.** Your premiums can not change due to declining health like some other health policies. Your premium can only change if we change all like policies in your state.
- **30 day free look.** If you are not completely satisfied with your policy you can return it within 30 days for a full refund of your premium.
- **Payment grace period.** You have 31 days after your premium is due to keep your policy in force.



## EXCEPTIONS

Please read the policy for more information through explanations of the exceptions.

The policy does not cover loss for:

1. Treatment of an injury or sickness due to war or an act of war, declared or undeclared.
2. Treatment of intentionally self-inflicted injuries or attempted suicide while sane or insane.
3. Treatment of an injury or sickness for which a Covered Person is entitled to benefits under any Worker's Compensation or Occupational Disease law - unless the Covered Person is self-employed.
4. Treatment in a hospital operated by a federal government unless you are required to pay by law.
5. Normal pregnancy and childbirth if conception was before the effective date of coverage; complications of pregnancy are covered as a sickness.
6. Routine well-baby care.
7. Mental or nervous disorders except as provided for in the Hospital Confinement Benefit section of the policy.
8. Treatment of substance abuse, including alcoholism, drug addiction, narcotics, or hallucinogens.
9. Confinement or treatment received outside the U.S. or its possessions unless the loss is incurred while the Covered Person is out of the country for no more than 60 days.
10. For treatment of an injury that results from the Covered Person's commission of, or attempt to commit a felony, or from the Covered Person's being engaged in an illegal activity.
11. For cosmetic surgery, but "cosmetic surgery" does not include reconstructive surgery needed because of:
  - a. Injury; or
  - b. Birth defect of a covered child born to a Covered Person while this policy is in force.