Hospital Indemnity
Insurance Worksheet

MEDICO® INSURANCE COMPANY

Take a moment to see how this plan can work with your current Medicare Advantage plan.

Name _____ **Current plan's out-of-pocket maximum** _____

Agent name _____ **Agent contact information** _____

Current Health Insurance Plan Copays						
Inpatient hospital care	$ 10 / copay	X	3 days	=	$ 30
Inpatient mental health services	$ 1 / copay	X	1 days	=	$ 1
Emergency room services	$ 1 / copay	X	1 days	=	$ 1
Ambulance services	$ 1 / copay	X	1 days	=	$ 1
Skilled nursing services	$ 1 / copay	X	1 days	=	$ 1
Outpatient surgery	$ 1 / copay	X	1 days	=	$ 1
Outpatient therapy	$ 1 / copay	X	1 days	=	$ 1
Chiropractic services	$ 1 / copay	X	1 days	=	$ 1
Urgent care	$ 1 / copay	X	1 days	=	$ 1
				Total out-of-pocket costs	$ 38.00

Medico Insurance Company's Hospital Indemnity Insurance					
Inpatient/observation hospital stay	$ 1 / day	X	1 days	=	$ 1
Inpatient mental health services	$ 175 / day	X	1 days	=	$ 175
Emergency room services	$ 150 / visit	X	1 visits	=	$ 150
Transportation and lodging	$ 100 / day	X	1 days	=	$ 100
Optional benefits					
Ambulance	$ 250 / day	X	1 days	=	$ 250
Skilled nursing services	$ 1 / day	X	1 days	=	$ 1
Outpatient surgery	$ 1 / day	X	1 days	=	$ 1
Outpatient therapy/ Chiropractic services	$ 50 / visit	X	1 days	=	$ 50
Urgent care	$ 50 / day	X	1 days	=	$ 50
Lump sum cancer treatment	$ 1 / diagnosis	X	1	=	$ 1
Lump sum hospital confinement	$ 1 / confinement	X	1 confinement	=	$ 1
				Total Medico Hospital Indemnity insurance pays	$ 780.00

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Policy forms: HIA63; HIA63(FL); HIA63(IL); HIA63(KS); HIA63(MO); HIA63(MT); HIA63(NC); HIA63(OH); HIA63(OK); HIA63(OR); HIA63(PA); HIA63(TN); HIA63(TX); HIA63(WI).

In Arkansas: Hospital Indemnity Insurance; in Colorado: Fixed Indemnity Insurance; in Pennsylvania: Hospital Confinement Indemnity Insurance; in Utah: Hospital Limited Benefit Indemnity Insurance. Policy provisions and benefits may vary from state to state. Please see the policy and riders for complete details. For costs and further details of the coverage, including exclusions, restrictions, or limitations and the terms under which the policy may be continued in force or discontinued, see your producer or contact Medico. Preexisting conditions are not covered during the first six months after the policy date (may vary by state). To be eligible for benefits, you must receive medically necessary covered care, as defined in the policy. This is a solicitation of insurance, and a licensed agent/producer may contact you. THIS IS A LIMITED POLICY.

If there is a discrepancy between the flyer and the contract, the contract language prevails. This policy is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the Federal Affordable Care Act. If you purchase this policy only, you will not satisfy the federal requirement that you have health coverage, which has been in effect since Jan. 1, 2014.

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