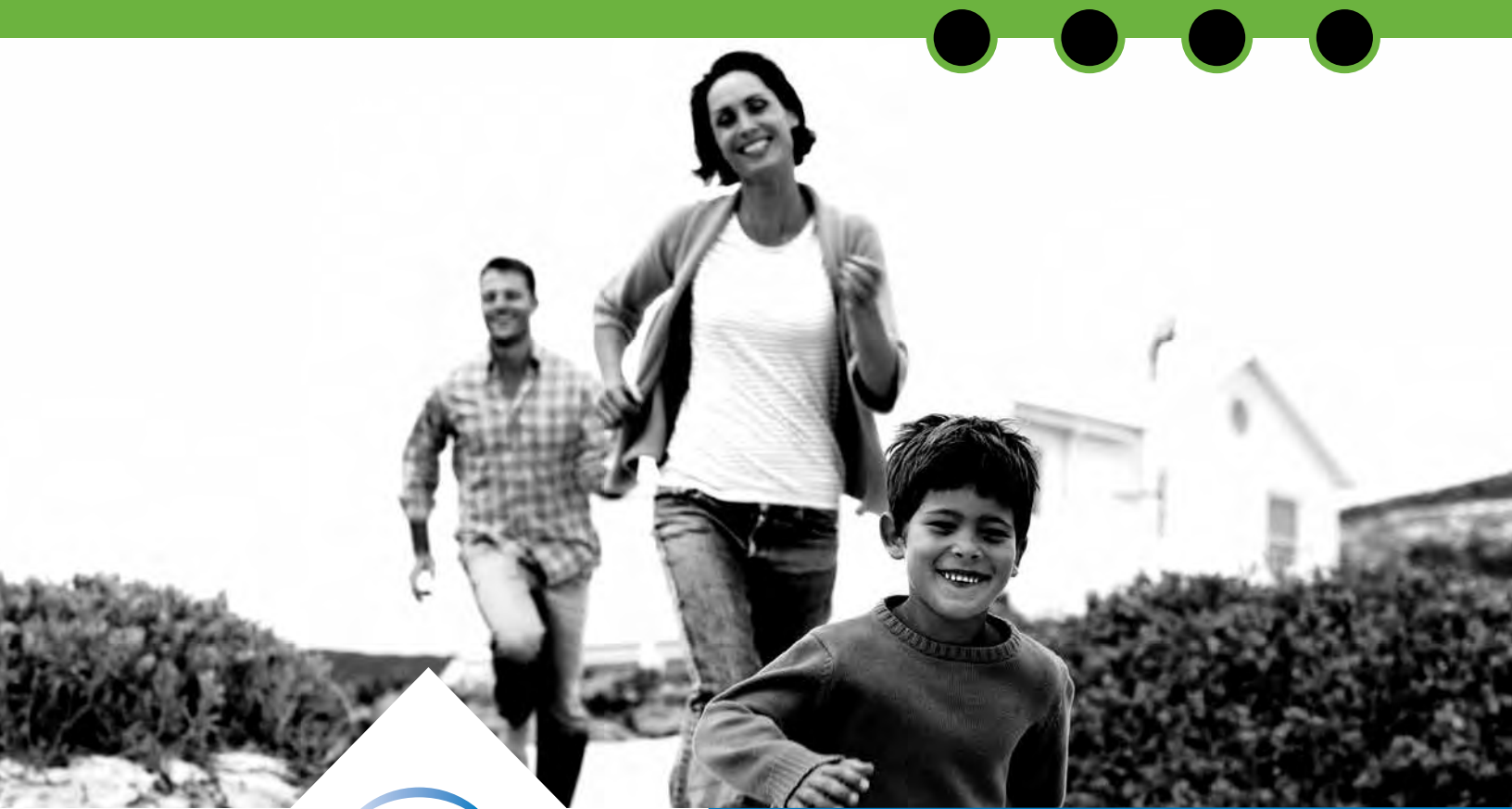


LIFESECURE INSURANCE COMPANY

Hospital Recovery Insurance

To complement your medical plan



FOR INDIVIDUALS & FAMILIES

Affordable insurance to assist in your recovery after an inpatient hospital stay.

Your medical plan provides benefits to help with medical costs during a hospital stay. Once you leave the hospital, you shouldn't have to worry about financial setbacks that you didn't expect during your recovery. Things like lost wages plus the costs for help with transportation, meals, child care, or even housekeeping can all add up. Hospital Recovery Insurance provides cash benefits regardless of any other insurance you have. By pairing it with your medical plan, you can extend your protection to help with those unexpected costs so you can focus on your recovery.



- In 2012, the average length of a hospital stay was 5.4 days¹
- In 2011, the average cost of a hospital stay in the U.S. was \$9,700²
- Your risk of being hospitalized almost doubles when you reach age 65³
- 72% of covered workers now face a health insurance deductible, with average deductibles doubling from 2007-2013.⁴

The average length of a hospital stay has declined over the past 10 years.⁵

A shorter hospital stay may mean additional out-of-pocket expenses before a patient reaches full recovery.

¹ Avalere Health analysis of American Hospitals Association Annual Survey data, 2012, for community hospitals

² Agency for Healthcare Research and Quality, H-CUP Statistical Brief #146, January 2013

³ National Center for Health Statistics, Health, United States, 2012: With Special Feature on Emergency Care, 2013

⁴ The Kaiser Family Foundation and HRET, Employer Health Benefits Annual Survey, 2013

⁵ OECD, Health at a Glance 2013 OCED Indicators, 2013

The Hospital Recovery benefits are paid directly to you following an inpatient hospital stay discharge. How you use your benefits is up to you! Examples include:

- Home care assistance
- Rehabilitative services
- Medical deductibles, co-pays or co-insurance
- Child care
- Housekeeping help
- Lost wages while away from work
- Transportation to/from appointments
- Yard work
- Anything else!

How might you and your family use Hospital Recovery benefits? You decide.



A Range of Benefits is Available.

Choose a Daily Benefit Amount

(any amount between \$100 and \$900, in \$10 increments)

The Daily Benefit Amount represents the amount payable to you upon discharge for each day you or a covered family member is confined as an inpatient (up to a maximum of 30 days per calendar year). The Daily Benefit Amount is per covered family member.

The Annual Benefit Bank is the total dollar amount available to you and your covered family members per calendar year, and is equal to your Daily Benefit Amount multiplied by 30. The Annual Benefit Bank is per covered family member. On Jan. 1 of each year, the Annual Benefit Bank will replenish to its full amount.

For example, a \$500 Daily Benefit Amount would give you and each covered family member Annual Benefit Banks of \$15,000.

\$ 500	X	30 Days	=	\$ 15,000
Daily Benefit Amount		Maximum Days		Annual Benefit Bank

Choosing a plan is simple. And our Budget-Point PricingSM tool can help you determine the size of your Daily Benefit Amount based on the premium you're most comfortable with. By entering your age and target monthly premium, you can quickly and easily find the plan design that best fits your budget.

Try it at www.YourLifeSecure.com.



How is your Hospital Recovery Benefit Calculated?

LifeSecure will pay a benefit directly to you based on the number of days spent in the hospital.

Calculating your benefit payout is easy! Just multiply your Daily Benefit Amount by the number of days spent in the hospital (1–30 days).

Benefit Payout Example

Jane – Hospitalized for Hip Replacement Surgery

- What Daily Benefit Amount did Jane select? **\$500**
- How much is her Annual Benefit Bank? **\$15,000**
- How long was her hospital stay? **4 days**
- How much will she receive? **\$2,000**

\$ 500	X	4 Days	=	\$ 2,000
Daily Benefit Amount		# Days in Hospital		Jane's Benefit Payout

- What is Jane's remaining Benefit Bank balance? **\$13,000**

\$ 15,000	-	\$ 2,000	=	\$ 13,000
Annual Benefit Bank		Jane's Benefit Payout		Remaining Benefit Bank Balance <i>(available through end of calendar year)</i>

Jane's Annual Benefit Bank will replenish to the full amount of \$15,000 on Jan. 1 of each year.

Assuming Jane's Hospital Recovery Insurance policy includes coverage for her spouse and/or children, each covered family member would have their own Benefit Bank of \$15,000.

Sample Monthly Premiums

Hospital Recovery Plan Design – Example #1

Daily Benefit Amount: \$100

	Self Only	with Spouse*	with Child(ren)	with Spouse* & Child(ren)
AGE 18 – 29	\$10.68	\$12.89	\$13.40	\$16.26
30 – 39	\$11.20	\$13.75	\$13.94	\$17.14
40 – 49	\$12.30	\$16.09	\$15.03	\$19.49
50 – 59	\$14.58	\$20.59	\$17.40	\$24.09
60 – 64	\$15.31	\$22.46	\$17.97	\$25.75
65 – 69	\$18.31	\$27.71	\$21.07	\$31.14
70 – 74	\$25.40	\$38.09	\$28.52	\$41.95

Hospital Recovery Plan Design – Example #2

Daily Benefit Amount: \$500

	Self Only	with Spouse*	with Child(ren)	with Spouse* & Child(ren)
AGE 18 – 29	\$18.56	\$29.47	\$32.04	\$46.17
30 – 39	\$21.30	\$34.01	\$34.81	\$50.73
40 – 49	\$27.21	\$45.99	\$40.86	\$62.90
50 – 59	\$38.25	\$68.07	\$52.25	\$85.42
60 – 64	\$43.82	\$79.59	\$57.12	\$96.08
65 – 69	\$55.81	\$102.84	\$69.65	\$119.99
70 – 74	\$75.99	\$139.43	\$91.62	\$158.80

Hospital Recovery Plan Design – Example #3

Daily Benefit Amount: \$900

	Self Only	with Spouse*	with Child(ren)	with Spouse* & Child(ren)
AGE 18 – 29	\$26.51	\$46.14	\$50.76	\$76.19
30 – 39	\$31.47	\$54.34	\$55.78	\$84.44
40 – 49	\$42.20	\$76.01	\$66.78	\$106.46
50 – 59	\$62.02	\$115.69	\$87.21	\$146.94
60 – 64	\$72.34	\$136.71	\$96.29	\$166.38
65 – 69	\$93.32	\$177.96	\$118.23	\$208.84
70 – 74	\$126.60	\$240.79	\$154.74	\$275.66

* Spouse means your lawfully married spouse, civil union partner, domestic partner or legal partner. Premiums shown above assume that the spouse is in the same age-band as the primary (self) applicant.

Optional Benefits

Optional Benefit riders offer additional protection against other expenses you might face.

You may add one or more of the benefits listed below to your Hospital Recovery Insurance policy for an additional premium. These benefits are payable in addition to the policy's Daily Benefit Amount and Annual Benefit Bank.

Rehabilitation Facility Benefit

\$100 Benefit Payout* for each day in a rehabilitation facility, immediately following a qualified hospital stay (up to 15 days per calendar year).

Major Diagnostic Exam Benefit

\$500 Benefit Payout* for a major diagnostic exam (one per calendar year):

- Computerized Tomography (CT);
- Magnetic Resonance Imaging (MRI); or
- Electroencephalogram (EEG)



Emergency Room & Ambulance Benefit

Emergency Room visit (one per calendar year):

\$300 Benefit Payout*

Ambulance Services (one per calendar year)

- Ground transportation: **\$150 Benefit Payout***
or
- Air transportation: **\$500 Benefit Payout***

To view Hospital Recovery Insurance monthly premiums for different Daily Benefit Amounts and/or ages, plus monthly premiums for Optional Benefits, visit YourLifeSecure.com and click on Quote Calculator.

Talk to your agent today, or visit us online for more information.

* Available per covered family member

Recover with less worry.



Limitations or Conditions on Eligibility For Benefits

Pre-Existing Condition Limitation: care or treatment caused by a pre-existing condition that occurred within 12 months prior to the policy effective date will not be covered unless it begins more than 6 months after the policy effective date.

Exclusions: No benefits will be payable under this policy for a sickness or injury that was directly or indirectly a result of: operating, learning to operate, or serving as a crew member of any aircraft; or engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing or any similar activities; or riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; or an illness, treatment or medical condition that is due to war or act of war which is not an act of terrorism, whether declared or undeclared, while serving in the armed forces or any auxiliary unit; or voluntarily participating in or attempting to participate in an illegal activity that is classified as a felony, whether charged or not (the term felony is as defined by the law of the jurisdiction in which the activity takes place); or dental treatment or plastic surgery for cosmetic purposes (this exclusion does not apply if the treatment or surgery is (a) due to an injury; or (b) to restore normal bodily functions); or elective surgery that is not medically necessary; or normal pregnancy, except for complications of pregnancy; or an illness, treatment or medical condition that results from an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury; or being intoxicated or under the influence of alcohol, drugs or any narcotic unless administered on the advice and instructions of a physician or other medical professional.

No benefits will be payable under this Policy for expenses or treatment of: a mental or nervous disorder or disease; or alcoholism or drug addiction; or care or services provided outside the United States of America, its territories or possessions, or Canada.

** The Limitations or Conditions on Eligibility for Benefits shown above may vary by state. The actual Limitations or Conditions on Eligibility for Benefits applicable to your policy will depend on the state in which your coverage is issued.*

This policy provides limited benefits and is guaranteed renewable to age 75.

**For a quote and more information,
contact us at Health-Life-Dental-Insurance.com.**

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