



Hospital Indemnity

Company	GTL	Heartland	Bankers Fidelity	UHC
A.M. Best Rating	A	A	A	A
Daily Hospital Confinement Benefit	Max 1 day: \$1,000-\$2,500 Max 3-10, 15 Days: \$100-\$750	Max: 3-10, 15, 20 & 31 days: \$100-\$600	Max 6-10, 15, 21, or 31 days: \$100-\$750	Max 1 day: \$50-\$3000 per day Max 3-7, or 10 days: \$50-\$1,000 per day
Hospital Observation	N/A	N/A	N/A	Max of 4 days of 100% of inpatient hospital confinement
Inpatient Hospital Confinement for Mental or Nervous Disorder	N/A	N/A	N/A	\$250 per day; Max 7 days per person
Riders Available	Cancer, Outpatient Surgical, Ambulance, Skilled Nursing & Hospital Confinement Rider	Cancer, Outpatient Surgical Ambulance, Skilled Nursing & Hospital Confinement Rider	Cancer, Outpatient Surgical, Ambulance, Skilled Nursing & Hospital confinement Rider	Cancer, Outpatient Surgical or diagnostic, Ambulance, ER & Urgent Care Rider
Issue Age	40-85	18-85	18-85	60-90
Underwriting	Full UW	Full UW Guaranteed Issue 64 ½ to 65 ½	Full UW Guaranteed Issue 64 ½ to 65 ½	Guaranteed or Simplified Issue
Key Points	Dental & Vision Rider	Household Discount & Dental & Vision Rider	Household Discount Maternity Coverage	RX Discount Card

States Covered: Missouri Version 1. Updated 8.17.2023

Providing insurance solutions to fit your needs.

1-800-789-0182 www.insspecial.com