



MORE COVERAGE FOR LESS STRESS

Hospital Indemnity Insurance from Cigna.

A Cigna Hospital Indemnity policy, insured by Loyal American Life Insurance Company, offers coverage for hospital stay expenses that may not be covered by other insurance plans.

Eligibility and how a Cigna Hospital Indemnity policy works.

- › Policies issued to individuals aged 50–85. Guaranteed renewable for life regardless of age or health.¹
- › No network restrictions. That means you'll be paid the same benefit amounts no matter which hospital you choose.²
- › Coverage available for yourself, spouse/domestic partner or family.
- › Riders may be available for purchase. Areas of coverage include accidents, cancer, heart attack and stroke.³
- › Pays a fixed benefit to the covered person (or their designee) for hospital stays resulting from a covered injury or illness.¹ The money can be used as the individual chooses. Benefits may be paid directly to the hospital upon assignment.

DID YOU KNOW?

The national average for a hospital stay is **4.5 days**, at an average cost of **\$10,400 per day = \$46,800**.⁴

I'm here to help with your questions or a quote.

[Agent name]
[phone]
[email]

Together, all the way.®



Insured by Loyal American Life Insurance Company



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Not for use in OR.

1. The company reserves the right to increase premiums on a class basis.
2. The term "hospital" does not include a clinic or facility, including a skilled nursing facility or an urgent care center, or a unit of a hospital for: Rehabilitation, convalescent care, custodial care, educational or nursing care for the aged, care for chemical dependence or alcohol dependence, or used exclusively for the treatment of mental and nervous disorders.
3. Coverage varies by state and may not be available in all states.
4. Centrak, Decreasing the Patient Length of Stay, May 6, 2020.

Loyal American Life Insurance Company, PO Box 5710, Scranton, PA, 18505.

THIS POLICY PAYS LIMITED BENEFITS ONLY. IT DOES NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND IS NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE. This is a solicitation for insurance. A insurance agent/producer may contact you. Product availability varies by state. These policies contain exclusions and limitations. Reduction of benefits and terms under which the policy may be continued in force or discontinued may also apply. For cost and complete details of coverage, contact your insurance agent/producer or the company. Policy form: LY-HISR-BA, LY-HISR-BA-SC1-ID, LY-HISR-BA-SC2-ID, LY-HISR-BA-SC3-ID, LY-HISR-BA-OR, LYHISR- BA-TN, LY-HISR-BA-TX.

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