

OFFER HOSPITAL INDEMNITY WITH MEDICARE ADVANTAGE

Help your customers find all the coverage that is right for them.

Flexible Choice Hospital Indemnity Insurance, insured by Loyal American Life Insurance Company.

A hospital Indemnity insurance policy provides your customers with additional benefits that may not be covered in other policies. Flexible Choice Hospital Indemnity Insurance allows customers to choose the coverage that is right for them.

Senior Choice policies can be a good fit for those with Medicare Advantage plans. They help supplement coverage and offer additional protection. Senior Choice policies are issued for people ages 50-85.

What Flexible Choice Hospital Indemnity offers

- › Three plan options to give customers more choices.
- › Payments are made directly to customers¹ to use for anything they want, including everyday expenses.
- › There are no deductibles and no network restrictions. Customers can visit any hospital or provider they choose.²
- › Coverage can be for an individual, individual and spouse/domestic partner or family.
- › Policies are guaranteed renewable for life, regardless of health.³

Policy pays fixed benefits for:

- › Hospital admission
- › Hospital confinement
- › Air and ground ambulance transportation
- › Emergency room treatment
- › Skilled nursing
- › Observation room

Riders⁴

- › Accident Fixed Indemnity Benefit Rider
- › Lump Sum Cancer and Recurrence Rider
- › Lump Sum Heart, Stroke and Restoration Rider
- › Specified Disease Rider

Show your customers how Cigna Flexible Choice Hospital Indemnity can provide additional coverage.

Together, all the way.®



How Hospital Indemnity works with Medicare Advantage

Tom is 65 and lives in Jefferson County, TN. He purchased a Medicare Advantage Plan (HMO) and a Senior Choice Plan Three Hospital Indemnity Policy from Cigna for \$48 a month.

Tom was transported by ambulance to an in-network ER and hospitalized for four days when he got pneumonia, and incurred out-of-pocket costs of \$300/day for his inpatient hospital copay on his MA plan.

Tom received \$1,650 for this event. This amount covers his MA hospital copay of \$1,200 (\$300/day⁵ four days), plus pays Tom an additional \$150 for his transport in the ambulance, \$50 for his time spent in the ER, and \$250 for being admitted as an inpatient in the hospital.

Brenda is 65 and lives in Cook County, IL. She purchased a Medicare Advantage plan (HMO) and a Senior Choice Plan Two Hospital Indemnity Policy from Cigna for \$39 a month.

When Brenda was hospitalized for seven days, she incurred out-of-pocket costs of \$300/day for her inpatient hospital copay on her MA plan. Once Brenda was discharged, she also spent 25 days at a skilled nursing facility for therapy, totaling five days of benefit coverage, per the policy terms.

Brenda received \$2,600 for this event. This amount covers her MA hospital copay of \$2,100 (\$300/day x seven days), plus pays Brenda an additional \$500 for her visit to the skilled nursing facility.⁶

How it worked out for Tom		
Benefit category	Policy benefit	Payout
Hospital admission	\$250	\$250
Hospital confinement (per day)	\$300/day	\$1,200
Emergency room	\$50	\$50
Ambulance (ground)	\$150	\$150
Total benefit amount for this claim	\$1,650	

How it worked out for Brenda		
Benefit category	Policy benefit	Payout
Hospital confinement (per day)	\$300/day	\$2,100
Skilled nursing facility (per day)	\$100	\$500
Total benefit amount for this claim	\$2,600	



1. Benefits may be paid directly to the hospital upon assignment.
2. Benefits received in excess of medical expenses may be considered taxable income.
3. The company reserves the right to increase premiums on a class basis.
4. Available for an additional premium.
5. Scenario is for illustrative purposes only, based on sample premium rates for TN with a six-day Hospital Confinement benefit selection. Please view Outlines of Coverage for full explanation of benefits, limitations and exclusions, and rates.
6. Scenario is for illustrative purposes only, based on sample premium rates for IL with a 10-day Hospital Confinement benefit selection. Please view Outlines of Coverage for full explanation of benefits, limitations and exclusions, and rates.

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