AFR LIFE
PLAN FOR YOUR FUTURE

ZURICH

Hospital Indemnity Supplemental Insurance

Health insurance does not always cover all costs

Why consider Hospital Indemnity Supplemental Insurance?

Health insurance is essential, but it does not always cover every expense. Whether you are facing an unexpected emergency, or a planned hospital stay, you might find yourself responsible for significant out-of-pocket costs – like deductibles, copays and co-insurance. As healthcare expenses rise, these costs can quickly strain your budget and require more from you and your family.

With Hospital indemnity supplemental insurance, you can:

- Help pay medical bills.
- Help cover everyday expenses.
- Manage other costs that arise during recovery.
- Benefit from guaranteed issue – no health exam required.
- Combine this coverage with other insurance plans.

How does this benefit work?

Zurich's Hospital Indemnity insurance, offered through AFR Life, is designed to help you manage hospital expenses with less worry. Hospital indemnity insurance can help reduce your exposure to medical costs by paying benefits directly to you. You have the flexibility to use these funds however you need – whether that's towards deductible, copays, co-insurance or any other expense.

If you are hospitalized, you will receive a benefit payment directly, giving you the freedom to use the benefit in the way that best supports your recovery and your family.

What are the key benefits of Hospital Indemnity Insurance

- Direct payments to you: Benefits are paid directly to you, not to your healthcare provider, so you decide how to use the money.
- Financial flexibility: Use your benefit to cover medical costs, household bills, travel expenses or anything else you need during your recovery.
- Budget protection: Helps reduce your financial burden and manage unexpected costs that can come with a hospital stay.
- Added security: Provides an extra lay of support, so you can focus on your health and recovery without added financial stress.
- Guaranteed issue: No medical underwriting required.
- Help covers additional out-of-pocket costs: Like copays, deductibles or co-insurance.

Your AFR Life Zurich Plan Highlights:

- Benefit amount: Four Plans to chose from
- Deductible: $0
- No lifetime maximum

In summary:

Hospital Indemnity insurance, offered through AFR Life and underwritten by Zurich American Insurance Company helps you manage the unexpected costs of hospitalization and gives you control over how to use your benefits. It's a practical way to help protect your budget and support you and your loves ones through challenging times.

Questions?

Contact AFR Life for more information. www.afrlifeemployer.com

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