

# 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 choose 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 loved ones through challenging times.

## Questions?

Contact AFR Life for more information. [www.afrlifeemployer.com](http://www.afrlifeemployer.com)



This is intended as a general description of certain type of insurance available to qualified customers, provided solely for informational purposes. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern.

Coverage may not be available in all states or certain terms, conditions, and exclusions may be different where required by state law. This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not a minimum essential benefit as set forth under the Patient Protection and Affordable Care Act.

AFRLife is not a subsidiary or affiliate of Zurich and use of AFRLife products and services are independent of, and not included within, the Accidental Medical Expense Policy or any other Zurich product or service. Zurich expressly disclaims any and all damages and other costs that may arise related to the use of or reliance upon the products, services, representations or warranties made by or on behalf of AFRLife.

©2025 Zurich American Insurance Company

A1-P1079648-A (09/25) P1079648

2025-57-A