

# 10 Questions That Protect Your Health and Wallet

- 1 **Hospital Stays** - If you were admitted to the hospital tomorrow, do you know how much your out-of-pocket costs would be for each day you're there?
- 2 **Observation Stays** - Did you know you can be charged for a hospital "observation stay" even if you aren't officially admitted? Would your current plan help cover that?
- 3 **Ambulance Transportation** - If you needed ambulance transportation, ground or air, do you know what you'd have to pay out-of-pocket?
- 4 **Skilled Nursing Care** - If you required skilled nursing after a hospital stay, how many days would your current plan cover — and at what cost to you?
- 5 **Home Health Care** - If you needed in-home recovery care, such as nursing visits or therapy, would your plan help pay for it?
- 6 **Outpatient Surgery** - If you needed outpatient surgery, what would your co-pay or deductible be?
- 7 **Cancer Diagnosis** - If you were diagnosed with cancer, how would you cover the costs for treatment, transportation, or time off work?
- 8 **Prescription Drugs** - Do you currently have a way to save on prescription drug costs outside of your regular plan's coverage?
- 9 **Recovery Time** - If an illness or injury kept you from working or caused unexpected bills, do you have funds set aside to handle those expenses?
- 10 **Peace of Mind** - If there were a way to cover many of these expenses for less than the cost of a daily cup of coffee, would you want to learn more?

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💡 Let's review your current coverage together and see if a Hospital Indemnity Plan could help fill any gaps. It only takes a few minutes, and you might be surprised at how much protection you can get for such an affordable rate.