

MediFlexPlus[®] II

SUPPLEMENTAL GROUP INSURANCE

Limited Benefit Hospital Indemnity Policy form B 21304 MP-E



Hospital Confinement Plan



A flexible means to
fill the gaps in high
deductible major
medical coverage.

Did you know?



- Unpaid medical bills have become the #1 cause of bankruptcy in the U.S. Three in five bankruptcies are due to medical problems, affecting nearly 2 million people.
- National health expenditures grew to nearly \$3 trillion in 2012, approximately the same size as the entire U.S. budget. Health spending is projected to be nearly 20% of Gross Domestic Product by 2022.

Sources: Centers for Medicare & Medicaid Services; whitehouse.gov; NerdWallet Health, March 2014.

Provide a plan that helps employees complete their coverage.

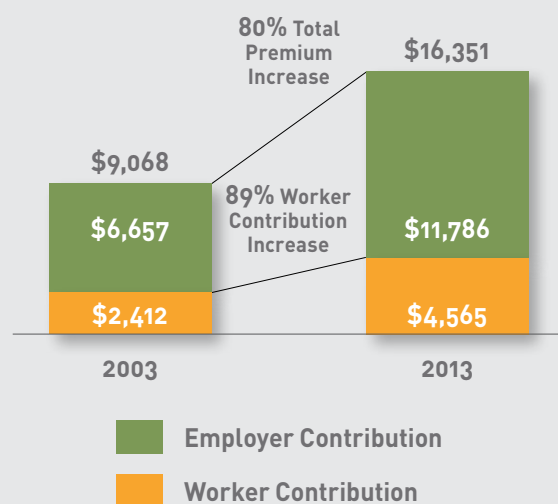
Medical costs have risen dramatically in recent years. At the same time, consumers have seen their out-of-pocket health care costs for deductibles, co-payments and other cost sharing rise significantly along with medical costs.

From 2003 to 2013, annual health insurance premiums rose 80%, while worker contributions for family coverage increased 89%.*

These increasing premiums may be forcing you to reduce medical benefits, eliminate medical benefits or require your employees to pay higher premiums and out-of-pocket costs on their group health insurance plans.

³ Source: Kaiser Family Foundation 2013 Employer Health Benefits Survey

Average Annual Health Insurance Premiums and Worker Contributions for Family Coverage, 2003-2013



Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2003-2013

An illness or accident will keep 1 in 5 workers out of work for at least a year before the age of 65.

Source: Council for Disability Awareness, May 2014.



Don't let reduced benefits, deductibles and co-pays take a bite out of your benefit package— fill those gaps with MediFlexPlus® II.

Benefits*

A flexible Hospital Indemnity Plan to help fill the gaps in major medical coverages. Benefits are paid directly to the employee or their provider—it's their choice.

- Pays in addition to any other coverage
- Provides benefits when hospitalized for covered accidents or sickness
- Issue ages: 18 – 69
0 – 25 (Eligible dependent Children)

Employer may choose from a number of options to customize the plan that best fits your employees needs.

HOSPITAL INDEMNITY POLICY-BASE PLAN*

Daily Hospital Confinement Benefit

30 Day Calendar Year Maximum

Select \$30 - \$1,000 (in \$10 increments)

*Must choose Base Plan



MediFlex^{Plus}® II offers optional benefits that specifically target the gaps in high deductible major medical coverage.

CHOOSE THE REMAINING OPTIONAL BENEFITS AS DESIRED

First Day Hospital Confinement (B 21304 R1) Pays a specified amount for the first day of a Hospital Admission	1 Admission per Calendar Year Maximum	Select \$100 - \$5,000 (in \$10 increments)
Daily ICU or CCU Confinement (B 21304 R2) Pays an additional amount for each day of an ICU or CCU Confinement	15 Day Calendar Year Maximum	Select \$30 - \$1,000 (in \$10 increments)
First Day ICU or CCU Confinement (B 21304 R3) Pays a specified amount for the first day of an ICU or CCU Admission	1 Admission per Calendar Year Maximum	Select \$30 - \$1,000 (in \$10 increments)
Daily Physician's Office Visit (B 21304 R4) Pays for each day of necessary Physicians's Visits	4 Days per Calendar Year Maximum	Select \$25, 50, or \$75 benefit
Daily Outpatient Major Diagnostic Exam (B 21304 R5) Pays a specified amount each day for MRI, CT scans	1 Day per Calendar Year Maximum	Select \$100 - \$1,000 (in \$10 increments)
Daily Outpatient Laboratory Test & X-Ray (B 21304 R6) Pays a specified amount for each day of lab tests and x-rays	4 Days per Calendar Year Maximum	Select \$10 - \$50 (in \$10 increments)
Daily Surgical Benefit Rider** (B 21304 R7-1) Inpatient & Outpatient Surgical Benefits Anesthesia Benefit	1 Day per Calendar Year Maximum	Select \$1,000 - \$20,000 (in \$10 increments) Choose 25%, 50%, 75% or 100% for Outpatient Surgery Choose 10%, 20% or 30% for Anesthesia
Daily Surgical Benefit Rider** (B 21304 R7-2) Surgical & Anesthesia Benefit (schedule of benefits; includes non-facility)	1 Day per Calendar Year Maximum	Select \$1,000 - \$20,000 (in \$1,000 increments) Choose 10%, 20% or 30% for Anesthesia
Daily Surgical Benefit Rider** (B 21304 R7-3) Inpatient Surgical Benefit 50% Outpatient Surgical Benefits 10% Anesthesia Benefit	1 Day per Calendar Year Maximum	Select \$100 - \$2,000 for Inpatient (in \$10 increments)
Catastrophic Surgical Benefit Rider* (B 21304 R7-4) Inpatient Surgical Benefit * May not be selected if R7-1 or R7-2 are chosen	1 Day per Calendar Year Maximum	Select \$1,000 - \$20,000 (in \$1,000 increments)

BANKERS WORKSITE

Bankers Worksite is an innovative provider of voluntary benefits that include Accident, Cancer, Critical Illness, Hospital Indemnity, Short-Term Care, Dental, Vision, Disability and Life Insurance. Our wide array of both group and individual insurance benefits helps protect employees and their families in the event of illness or injury.



Products underwritten by:



For more than half a century, Bankers Fidelity Life® has provided Americans with valuable, customer-oriented insurance products. Our commitment to fair and fast payment of claims has earned us a reputation for quality service to our policyowners and their families.

Bankers Fidelity Life is rated A- (Excellent)
by A. M. Best Company.

Group Limited Benefit Hospital Indemnity policy form B 21304 MP-E underwritten by Bankers Fidelity Life Insurance Company®. Refer to Outline of Coverage B 21304 OC for additional product details. Application to determine eligibility required. Rates subject to change. Subject to availability; not all benefits available in all states.

