

HELP SUPPLEMENT YOUR MEDICAL COVERAGE.



Hospital Indemnity

- Provides a cash benefit for each day of confinement in a hospital for a covered illness or injury

Critical Illness

- Provides lump-sum benefit upon diagnosis of a covered illness
- Includes Cancer and Vascular diseases

Accident

- Flat benefit payments for related expenses and treatments
- More than 80 accidental injuries

GET MORE PROTECTION

If you have a medical plan, you likely have a deductible to pay before your coverage begins paying for certain services. Hospital Indemnity (HI) works with Critical Illness (CI) and Accident (AI) insurance plans to offer a cost-efficient way for you to fill in more of the financial gaps.

HERE'S HOW IT WORKS

When you elect HI coverage with CI and AI, you maximize the protection you receive at the time of a covered illness or injury. There are **no** offsets and **no** restrictions on how the benefit amounts paid to you can be used, which means you can use the money how you wish. From covering your deductible or coinsurance to buying groceries, HI, CI and AI can provide financial assistance when you need it most.

HERE'S HOW THEY INTEGRATE

In the event of a covered illness or injury, HI, CI and AI could each provide you with separate lump-sum cash benefits, helping to fill any financial gaps and easing the impact of unexpected medical costs for you and your family.

To enroll in your benefits, or for more plan information, visit Added Benefits at aaaddedbenefits.com or call **1-855-550-0706**.

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THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

CRITICAL ILLNESS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASE ONLY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Accident Form Series includes GBD-1000, GBD-1300, GBD-2000, GBD-2300. Critical Illness Form Series includes GBD-2600, GBD-2700. Hospital Indemnity Plan Form Series includes GBD-2800, GBD-2900 or state equivalent of these forms.

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