



# Hospital Secure<sup>®</sup>

Supplemental hospital indemnity insurance

*Focus on your care, not on the costs.*



## Rising costs. Supplemental insurance.

A stay in the hospital can be expensive. But your first concern should be for care and treatment.

That's why there's *Hospital Secure*<sup>®</sup> from Washington National Insurance Company. It's *supplemental insurance* for the expenses associated with a hospital stay.

After all, costs are rising—and your current coverage could leave *you* responsible for copayments, deductibles, transportation expenses and more.

### Hospital care: The facts

- Hospital care represents the largest share—33%—of all healthcare expenditures in the U.S. It's the most significant driving factor in the rising cost of healthcare nationwide.<sup>1</sup>
- More than 35 million people are admitted to U.S. hospitals each year.<sup>2</sup>
- The vast majority of U.S. hospital confinements last four days. For more serious health problems, inpatient stays average 19 days.<sup>3</sup>

### How would you pay for unexpected costs?

- Spend savings.
- Sell assets.
- Go into debt.
- **Purchase supplemental insurance.** ✓

<sup>1</sup> "Sources of growth in spending on patient care in hospitals," American Hospital Association, March 2010.

<sup>2</sup> "Hospital facts to know," American Hospital Association, March 2008.

<sup>3</sup> "Hospital charges for 1 in 20 hospital stays averaged \$18,000 per day," AHRQ News and Numbers, Agency for Healthcare Research and Quality, Oct. 13, 2010.

The above facts represent the U.S. population, are for information only and do not imply coverage under the policy or endorsement of the company or the policy by the people and organizations above.



## Your benefits from Hospital Secure

Hospital Secure helps protect you against the costs your current insurance might not address. And with *two simple plan options*, you choose the plan that's right for you.

BENEFIT	PLAN A	PLAN B
Hospital confinement benefit	✓	✓
Outpatient surgical benefit		✓
Doctor office visit benefit		✓
Emergency room benefit		✓
Emergency travel benefit		✓
Optional riders	✓	✓

### HOSPITAL CONFINEMENT BENEFIT

\$1,000, \$1,500, \$2,000  
OR \$2,500 per confinement

Paid when an insured person is admitted to a hospital for 24 hours or more. Confinements that occur within 30 days of each other are considered one confinement. Premiums are based on the benefit level *you* select.

### OUTPATIENT SURGICAL BENEFIT

\$100 per outpatient surgery\*

### DOCTOR OFFICE VISIT BENEFIT

\$30 per visit\*

### EMERGENCY ROOM AND EMERGENCY ROOM TRAVEL BENEFIT

\$100 per eligible visit OR \$200 per eligible visit when emergency room visit occurs more than 100 miles from insured person's residence\*

\*Subject to calendar-year maximums. See policy for details.

## Optional riders

These riders are available at an additional cost.

### HOSPITALIZATION DAILY BENEFIT RIDER

\$100, \$200 OR \$300 per day of confinement

Payable beginning the second day of confinement.

Rider form series R1019DB

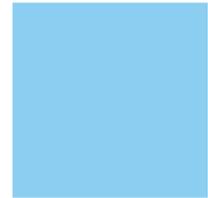
### PET BOARDING BENEFIT RIDER

\$30 per day

Payable for each day the insured is confined to a hospital and requires boarding for a cat or dog in a kennel, limited to 14 days per confinement.

Rider form series R1019PB

Riders are subject to state availability.



## Our assurances

With Washington National, you get these important assurances:

- Your benefits are *paid directly to you* or to whomever you choose, unless otherwise required.
- Your benefits have *no lifetime maximum limits*, except where stated.
- Your benefits are *paid regardless* of any other insurance you carry.
- Your rates *cannot be increased* unless all rates of that kind are raised in your state.
- As long as you pay premiums when due, your policy is *guaranteed renewable* until your coverage ends at the age of 65.

Focus on your care,  
not on the costs.

## Limitations and exclusions

This policy terminates at the age of 65. Any hospitalization for sickness that occurs during the first 30 days will not be covered until 12 months<sup>1</sup> after the effective date.<sup>2</sup> This policy does not cover any pre-existing sickness, accidental injury or condition that occurs during the first 12 months after the effective date of the coverage.<sup>3,4</sup> Pre-existing condition means the existence of symptoms that would cause an ordinarily prudent<sup>5</sup> person to seek diagnosis, care or treatment within a 12-month period preceding the effective date of coverage or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a 12-month period preceding the effective date of coverage. We will not pay for loss contributed to, caused by or resulting from your being exposed to war or any act of war (declared or not);<sup>6,7</sup> participating in or contracting with the armed forces (including the Coast Guard) of any country or international authority;<sup>7</sup> committing or attempting to commit suicide, regardless of mental capacity; injuring or attempting to injure yourself intentionally, regardless of mental capacity; being more than 40 miles outside the territorial limits of the United States, Canada and Puerto Rico; riding in or driving any motor-driven vehicle in a race, stunt show or speed test, or while testing any vehicle on any race course or speedway; operating, learning to operate, serving as a crew member on, or jumping or falling from<sup>8</sup> any aircraft, including those that are not motor-driven; normal pregnancy (loss due to complications of pregnancy is paid the same as for any other covered sickness; a cesarean is not considered a complication of pregnancy<sup>9</sup>); a pregnancy of a dependent child;<sup>10</sup> separate charges for the newborn's stay in a nursery as a result of a normal delivery; any services provided or charges made for an insured while in an observation unit; cosmetic or elective surgery that is not for the diagnosis or treatment of sickness or accidental injury based upon generally accepted medical practice and is not medically necessary; complications from any cosmetic or elective surgery; having a behavioral or psychological disorder, disease or syndrome without demonstrable organic origin; being legally intoxicated or so intoxicated that mental or physical abilities are seriously impaired; being under the influence of any narcotic, unless such narcotic is taken under the direction of and as directed by a physician;<sup>11,12</sup> alcoholism, drug abuse or chemical dependency;<sup>11,12,13</sup> participating or attempting to participate in an illegal act;<sup>11</sup> working at an illegal job;<sup>11</sup> participating in any sporting event for pay or prize money; treatment of dental care or dental procedures, unless treatment is the result of a covered accident; and vision exams or vision procedures, unless treatment is the result of a covered accident or a covered sickness.

Policy form: CIC1019

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Confinement to a hospital means assignment to a bed, for which charges are made, as an inpatient in a hospital on the advice of a physician. The confinement must be medically necessary and as a result of accidental injury or sickness.

A hospital is not a bed, unit or facility that functions as a skilled nursing facility,<sup>14</sup> a nursing home, an extended care facility, a convalescent home, a rest home or a home for the aged, a sanatorium, a rehabilitation center, a place primarily for providing care for alcoholics or drug addicts, or a facility for the care and treatment of mental disease or mental disorders.<sup>14</sup>

Hospital confinements more than 30 days apart will be considered a new period of confinement.

Premiums are based on age, health and benefit plan selected.

This brochure is not the contract and is only intended to be a brief, general description of coverage. The benefits described are contained in policy form CIC1019 (and state variations) and have limitations. For costs and complete details of coverage, contact your agent.

<sup>1</sup> Twelve-month exception is not applicable in Maine.

<sup>2</sup> Not applicable in Indiana.

<sup>3</sup> In Maryland, a condition revealed on the application is not considered a pre-existing condition unless it is excluded by a signed exclusion rider.

<sup>4</sup> In South Dakota, benefits will be payable for losses that occur 12 months after the effective date of coverage, regardless of when the injury took place.

<sup>5</sup> In D.C., the definition of pre-existing does not contain "ordinarily prudent."

<sup>6</sup> In Nebraska, "being exposed to" is not applicable.

<sup>7</sup> In Oklahoma, war or active war (whether declared or undeclared) while serving in the military or auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer.

<sup>8</sup> Not applicable in Oklahoma.

<sup>9</sup> In Iowa, if insured elects to have a cesarean, it is not considered a complication of pregnancy.

<sup>10</sup> In Iowa, if loss is due to complication of pregnancy, a cesarean will be paid the same as for any other covered sickness, unless a dependent child elects to have a cesarean.

<sup>11</sup> Not applicable in Maryland.

<sup>12</sup> Not applicable in South Dakota and Oklahoma.

<sup>13</sup> In Oklahoma, being under the influence of any narcotic, unless such narcotic is taken under the direction of and as directed by a physician.

<sup>14</sup> Not applicable in Maine.

