

# Hospital Expense Protection

Plan info and resources to help secure your sale.

quote now



No one plans for an emergency. That's why Hospital Expense Protection is there to help cover pricey hospital stays and emergency care. Set cash benefits are paid directly, and the money can be used any way the customer chooses. These benefits pay on top of other coverage, and costs that exceed benefit amounts are the customer's responsibility.

## Highlights

- Multiple plan designs, including options with benefits for doctor visits and laboratory costs.
- No network restrictions; customers receive the same, set benefit no matter which provider they choose.
- Plan pays benefits regardless of other coverage.

## Eligibility

- Health questionnaire is required.
- If accepted, benefits begin after a 30-day waiting period.
- Year-round this plan can be sold stand alone or to compliment other insurance.
- [Availability varies by state.](#)

## Plan features

- Two levels of hospital-only coverage: \$150/day for confinement, with \$1,500 or \$3,000 for admission.
- Three levels of enhanced benefits that include doctor's office benefits, X-ray benefits, and laboratory benefits.
- Pays the insured directly so they can use cash benefits to cover deductibles, medical expenses, and even household bills.
- Includes a membership from LIFE Association, a non-profit organization that provides health, lifestyle, and educational resources and discounts.<sup>1</sup>

## Quoting and enrolling

Log in to [Agent Back Office](#) to start your quoting process. If you are unable to quote online, call your sales team for assistance.

## More resources

product brochures

agent sales guide

<sup>1</sup> LIFE Association not available in Iowa or Wisconsin.