

FIRST REHAB LIFE[®]

employer brochure

for groups of
2+

FlexLine

HOSPITAL CASH OUTSIDE NEW YORK STATE

flexible benefit levels

benefits are paid for an unlimited number of days per hospital stay

spouse/dependent coverage available

benefits paid are independent from other insurance coverage

benefits are paid directly to individual

Great solution for voluntary groups!



THE FIRST REHABILITATION LIFE INSURANCE COMPANY OF AMERICA

A.M. Best Rating  A- (excellent)

Overview

Even with the best health insurance plans, hospitalized employees incur out-of-pocket expenses like co-payments and deductibles. These can add up quickly, and become an overwhelming financial burden for your employees and their families. Although you can't stop the rise of medical costs, you can help fill the void with added protection to help pay for those everyday expenses that accumulate each day they are in the hospital. Our FlexLine **benefits are paid directly to covered individuals**. Money can be **used for any expenses, from hospital bills or co-payments to food, clothing, or the cable bill** - however they see fit!

Highlights

- Benefits are paid for an **unlimited continuous number of days** per hospital stay
- **Benefits are paid directly to your employee** – money can be used however they see fit
- FlexLine Hospital Cash benefits are **in addition to any other insurance coverage**
- **Spouse/dependent coverage** available
- Good solution for **voluntary groups**
- Great for groups with **little or no health insurance**
- Fill the void and **off-set rising deductibles**.

Plan Features

Our FlexLine Hospital Cash benefits are in addition to any other insurance coverage:

Essential Standard Features

Hospital Stay*

**\$100-\$500
per day**

*(Benefit levels
can be chosen
in \$5.00
increments.)*

Pays a **fixed daily amount**, as long as covered individual is **continuously confined** to the hospital and under the care of a doctor. *Hospital stay must be for at least 24 hours.*

Skilled Nursing Facility Stay

Pays a **fixed daily amount**, while a covered individual is confined to a skilled nursing facility. *Must immediately follow a hospital stay of at least 24 hours. Benefit is paid for a maximum of 5 days.*

Additional Benefit Options

Ambulance

Pays a **lump-sum benefit** when any covered individual is sick or injured and needs to be taken to the hospital via ambulance. *Transport from place of sickness or injury to initial hospital facility only, limited to once per policy year.*

ICU

**Equal to
Hospital
Stay benefit
level chosen**

Pays a **fixed daily amount** if a covered individual is admitted to the Intensive Care Unit of a hospital. *Limited to a maximum of 5 days.*

Outpatient Surgery

Pays a **lump-sum benefit** when a covered individual requires **ambulatory surgery** in an outpatient surgical center **without** an overnight stay. *No admission; stay must be less than 24 hours, limited to one payment per policy year. (Outpatient surgical procedures in clinics or doctor's offices do not qualify).*

Benefit for a spouse/partner and /or dependent is 50% of the employee's benefit level.

*Treatment in an emergency room is not hospitalization and is not covered under this policy unless the individual is admitted to the hospital for a period of at least 24 hours immediately following the emergency room visit.



It's fair to assume that **employees who can't afford to be hospitalized** delay or **skip medical treatment** as long as possible, which – in turn – affects their ability to work efficiently and thereby **impacts your business**. Make a positive impact on your business, and **help your employees fill the void** with FlexLine Hospital Cash.

Here's an example. Let's assume you choose a **\$150 per day benefit level**. One of your employees needs to be taken **by ambulance to the hospital due to a sudden illness**. Let's further assume your employee is confined to the hospital for **7 days (3 of which are in the ICU)** and is then discharged to a **Skilled Nursing Facility** for a period of 10 days.

If you select standard benefits, your employee would be eligible for:			
Hospital Stay	\$150 per day	for 7 days	\$1,050
Skilled Nursing Stay	\$150 per day	capped at 5 days	\$750
Standard Benefit Total			\$1,800

If you select additional benefit options, your employe would be eligible for the following benefits in addition to the \$1,800:			
ICU	\$150 per day	for 3 days	\$450
Outpatient Surgery	\$150 one time benefit	N/A	0
Ambulance	\$150	one time benefit	\$150
Optional Benefit Total			\$600

This would bring the grand total to: \$2,400

In this example, \$2,400 would be paid directly to your employee, who can use that money for anything he/she chooses!

Why Hospital Cash is an essential benefit in today's environment – the numbers speak for themselves:

By the Numbers

The average hospital charge is **\$6,379** per day,¹ and even though health insurance typically covers a fair amount of that cost, they still may incur out-of-pocket expenses like deductibles and co-payments.

Salary raises have been outpaced by increasing health care costs for more than **10** years.²

78% of workers live from paycheck to paycheck and have **no savings to fall back on.**³ This makes employees less prepared than ever for those unexpected expenses.

From 2000 to 2010, the percentage of **employment-based health insurance coverage** dropped to an **all-time low of** of Americans.⁴

55.3%

At the same time, the percentage of **not covered** individuals has reached a **historic high** at **16.3%**.

¹Department of Health & Human Services: "Outcomes by patient and hospital characteristics for all discharges", 2009 National statistics

²CareerBuilder: "More Than Half Of Workers Will Use Their Tax Return To Pay Off Bills, Finds New Careerbuilder Survey", careerbuilder.com, April 2010

³Robert Wood Johnson Foundation: "At the Brink. Trends in America's Uninsured 1996-2007", April 2009.

⁴DeNava-Walt Carmen, Bernadette D. Procter, Jessica C. Smilth, U.S. Census Bureau: Current Population Reports P60-239, "Income, Poverty, and Health Insurance Coverage in the United States: 2010", U.S. Government Printing office, Washington, DC, 2011, p 77.

⁵ibid.





Hospital Myths Debunked:

We've gotten to the bottom of 5 common misconceptions about hospital stays. Can you guess which myths are true, and which ones are false? You may be surprised by our findings...

If I go to the hospital, it will probably be just for one night.

The average hospital stay is longer than you may think: it's 5 days in the Northeast (4.6 national average)⁶

Young people are less likely to go to the hospital.

Actually more 18-44 year olds get hospitalized than 45-64 year olds! (Overall the distribution is pretty close between the 3 main age groups: 25.15% of hospitalizations for the 18-44 age group, 24.42% for 45-56 year olds, and 26.55% for 65-84 year olds.)⁷

My odds of going to the hospital are low.

Almost 40 million Americans have to go to the hospital every year!⁸

Women have longer hospital stays than men.

Not quite! The national average stay for women is 4.3 days, for men 4.9⁹

Women have a higher share of hospitalizations.

Yes, this one is true! With 58%, women are more likely to get hospitalized than men.¹⁰ (Well, then it's good to know that First Rehab Life's Hospital Cash policy covers pregnancy/child birth-related hospital stays - after the first 9 months of a newly issued policy) ... By the way, there's a new birth every 8 seconds in America!¹¹

⁶⁻¹⁰Department of Health & Human Services: "Outcomes by patient and hospital characteristics for all discharges", 2009 National statistics

¹¹U.S. News Staff: "U.S. Population, 2009: 305 Million and Counting", U.S. News & World Report LP, U.S. Census Bureau, December 2008

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Exclusions
Limitations
& Conditions

This insurance does not apply to hospital stays or expense resulting from: 1. Suicide or attempted suicide; | 2. Intentionally self-inflicted injury; | 3. Aviation as other than a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; | 4. Mental or emotional disorders, alcoholism or drug addiction; | 5. Cosmetic surgery other than reconstructive surgery incidental to or following surgery resulting from trauma, infection or other diseases or because of congenital disease which has resulted in a functional defect; | 6. Participation in or commission of a felony, riot or insurrection; | 7. Normal pregnancy in the first 9 months after the policy is issued; | 8. Rest cures, custodial care and transportation; | 9. Illness, accident, treatment or medical condition caused by war or act of war, declared or not.

*The information in this material is not intended as an offer of coverage ("Invitation to Contract"). It is for illustrative purposes only, providing a general overview of the services described. It is not a contract. The policy described in this material provides limited hospital cash benefits only. It DOES NOT provide basic hospital, basic medical or major medical insurance as defined by the Insurance Department. Not available in all jurisdictions. Policies are subject to Underwriting approval. All coverage extends up to policy limits. Policies are reviewed annually and may be cancelled for nonpayment. Please refer to the policy for coverage details, a complete listing of covered services, policy provisions, conditions, exclusions, and terms under which the policy may be continued or cancelled. In the event of conflicting information with the policy, the policy will take precedence over what is shown in this material. **Benefits in this material apply to outside New York State only. For NY areas please see the respective materials. Available in PA as of February 2012. For the most updated list of available states visit our website.***

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