

Hospital and Surgical Insurance

Example of Summary of Features and Benefits

Eligibility: 18 to 64.5 years of age and a permanent resident of the United States, you and your eligible dependents. Eligible dependents include: Your lawful spouse/domestic partner under 64.5 years of age, and your child(ren) under age 26.

31 year old male / Florida, 32820 / Monthly payment / Effective Date: Jul 1, 2019 (edit)

Quote Results (2 policies found)

The premiums will vary with the amount of the benefit selected

Short Term Health Insurance Hospital Indemnity Insurance **Hospital Insurance** Gap Health Insurance Dental Insurance More ▾

There are two plans available, shown below. *The quote erroneously shows that Hospital Stay : Plan Pays per day. Please correct to: Plan Pays Per Calendar Year as shown on next page.*

Short Term Health Insurance Hospital Indemnity Insurance **Hospital Insurance** Gap Health Insurance Dental Insurance More ▾

Hospital Insurance

\$33.85 per month

Select

Details

Hospital Stay ⓘ Plan Pays per Day \$3,000	Inpatient Surgeon ⓘ Plan Pays per Surgery Not covered	Outpatient Surgical ⓘ Plan Pays per Surgery Not covered	Second Surgical Opinion ⓘ Plan Pays per Event Not covered
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Per Injury or Illness Deductible ⓘ
\$0

Customize your policy options

+ Optional Benefit Package \$10.64

Consider additional products

+ Dental starts at \$26.86

+ Gap Health Insurance starts at \$13.58

Compare

This is one flat payment benefit once in a calendar

Add these options here, or buy them separately.

Hospital and Surgical Insurance

\$48.15 per month

Select

Details

Hospital Stay ⓘ Plan Pays per Day \$3,000	Inpatient Surgeon ⓘ Plan Pays per Surgery \$2,000	Outpatient Surgical ⓘ Plan Pays per Surgery \$1,000	Second Surgical Opinion ⓘ Plan Pays per Event \$100
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Per Injury or Illness Deductible ⓘ
\$0

Customize your policy options

+ Optional Benefit Package \$10.65

Compare

Note: In each of two plans, Hospital Stay: Plan Pays per Calendar Year: \$3,000 as flat benefit.

Click on 'Compare' on both plans. The screenshot is below:

The screen shot below shows : 'Hospital Services (once per calendar year) => Hospital Stay \$3,000.

	Independence American Insurance Company A Member of The IHC Group Hospital Insurance Select	Independence American Insurance Company A Member of The IHC Group Hospital and Surgical Insurance Select
Monthly Premium	\$33.85	\$48.15
Hospital Services (once per calendar year)		
Per Injury or Illness Deductible	\$0	\$0
Hospital Stay	\$3,000	\$3,000
Surgical Coverage (per surgery, unlimited)		
Inpatient Surgical Services	Not covered	\$2,000
Outpatient Surgical Services	Not covered	\$1,000
Second Surgical Opinion	Not covered	\$100
Optional Benefit Package (once per calendar year)		
Urgent Care or Emergency Room Visit	Not covered	Not covered
Diagnostic X-ray and Lab	Not covered	Not covered
Outpatient Advanced Studies	Not covered	Not covered
Full Details	View Brochure	View Brochure
Exclusion & Limitations	View	View

This is one flat payment benefit once in a calendar year.

See brochure

Benefits per covered person	Hospital Insurance	Hospital and Surgical Insurance
Hospital Coverage (once per calendar year)		
Inpatient hospital confinement	\$3,000	\$3,000
Surgical Coverage (per surgery, unlimited)		
Inpatient surgical services		\$2,000
Outpatient surgical services		\$1,000
Second surgical opinion		\$100

See Brochure