

Spotlight on Health Care



Can You Afford an Unexpected Hospital Bill? Preparing Your Family for Unforeseen Costs

(NAPS)—Whether it's a broken leg or the flu, illness and injuries that result in hospital stays are unfortunately commonplace for American families.

After a hospital stay, you'll likely pay your entire deductible before your health insurance starts paying benefits. You may still be exposed to expenses your major medical may not cover, leaving you responsible for the entire amount.

Protect against rising hospital costs with Hospital Assure from Washington National.

Medical emergencies and rising hospital costs are a major financial concern for most Americans. The average hospital stay costs over \$10,700 and hospital bills are the largest out-of-pocket expense for people who filed for medical bankruptcy.¹

Hospital Assure, Washington National's new hospital indemnity insurance product, complements existing health insurance by paying lump-sum cash benefits in the event you or a covered family member are hospitalized due to a covered sickness or accident. You can use your cash benefits to help pay:

- Deductibles
- Co-pays
- Out-of-network hospital costs, and
- Everyday bills and expenses when you're unable to work.

Because cash benefits from Hospi-



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tal Assure are paid directly to you, not a doctor or hospital, you have no restrictions on how you use your benefits.

For individuals without a health savings account, Hospital Assure offers an optional Return of Premium/Cash Value Benefit rider, a distinctly competitive feature in the marketplace that allows you to get 100 percent of your premiums paid, minus any claims incurred, at the end of the rider period. This means if you don't use your policy, the premiums you paid will end up back in your pocket. Learn more at www.WashingtonNational.com.

¹*Business Insider, The 35 most expensive reasons you might have to visit a hospital in the US—and how much it costs if you do, <http://www.businessinsider.com/most-expensive-health-conditions-hospital-costs-2018-2>, March 1, 2018.*

• Washington National Insurance Company is not licensed and does not solicit business in the state of New York.

LIMITED-BENEFIT POLICIES. These policies have limitations and exclusions. For costs and complete details of coverage, contact an agent. Policies and benefits are subject to state availability and may vary by state. Underwritten by Washington National Insurance Company. The return of premium (ROP) or cash value (CV) (in MO, "cash return") benefit is subject to state and product availability. The benefit has an additional charge and may pay minus claims or regardless of claims based on the policy selected. The policy must remain in force until the end of the ROP/CV period for the benefit to be paid.