Globe Life
Family Heritage Division

IndemniCare
Hospital Indemnity Insurance

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Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company

Facts About Hospitalization

In the United States...

Each year, nearly 1 out of every 10 persons is admitted to a hospital.[1]

There were over 34 million hospital admissions in 2024.[1]

The cost for a day in the hospital can exceed $4,470 per day.[2]

More than $4.9 trillion is spent annually on health care.[3]

Hospitalization Costs

There are two types of costs...

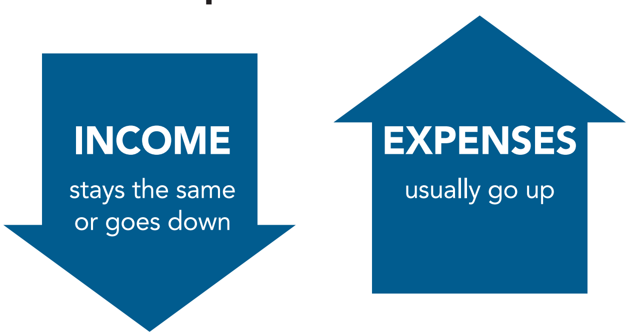
Direct Cost

- Doctor Bills
- Hospital Charges
- Medical Expenses

Indirect Cost

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Out-of-pocket Expenses

When Hospitalization Occurs...



Ways To Meet Indirect Costs

☐ Savings, investments, college funds, retirement funds
☐ Selling assets – home and property, cars, and personal items

THE BEST CHOICE IS...

☑ Supplemental Coverage – Helps protect your savings, assets, and future

[1] American Hospital Association, Fast Facts on U.S. Hospitals, 2025 | [2] Average hospital cost per day in selected counties. KFF, Accessed 2025
[3] U.S. Centers for Medicare & Medicaid Services, National Health Expenditure Data, Accessed 2025

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Hospital Confinement Benefit

Based on the level you select, for each day that you are confined as an inpatient to a hospital, we will pay:

Standard Level	Preferred Level	Elite Level
$190	$380	$570

Up to 70 days per confinement with No Lifetime Maximum

Policy Advantages

- Your benefits are paid **DIRECTLY TO YOU**, unless you instruct us otherwise.
- Your benefits are paid **IN ADDITION** to any other insurance you own.
- Your policy benefits are **NEVER REDUCED**.
- Your coverage is **GUARANTEED RENEWABLE** for life – only you can cancel.
- Your premium **DOES NOT INCREASE** with age or due to claims.
- You **CANNOT BE SINGLED OUT** for a rate increase. Your rates can be increased only if they are increased for all policies of this kind in your state.

Return of Premium

- Our policy makes sense even if you are **NEVER** confined to a hospital!
- You are paid if you have claims or if you stay well!
- We will return your premiums less any claims paid to you.
- If you are 65 or under when the policy is issued, we **RETURN YOUR PREMIUM EVERY 20 YEARS**, or on the policy anniversary date after you reach age 75, whichever comes first. Then after 75, you receive half of your premiums back every 10 years.
- If you are 66 or older when the policy is issued, we will return half of your premiums every 10 years.
- After your money is returned, your coverage continues, and you can collect again!

Three examples of what can happen:

No Claims	
Premiums Paid	$16,000
Less Claims Paid	-0
Return	**$16,000**

Small Claims	
Premiums Paid	$16,000
Less Claims Paid	-3,000
Return	**$13,000**

Large Claims	
Premiums Paid	$16,000
Less Claims Paid	-33,000
Return	**$0**

We have never raised a rate!

Limitations and Exclusions

We will not pay benefits for:

- Participating in war or any act of war, declared or not, or participating in or contracting with the armed forces of any country or international authority. We will return the prorated Premium for any period not covered by this policy when you are in such service.
- Committing or attempting to commit suicide, regardless of mental capacity.
- Injuring or attempting to injure yourself intentionally, regardless of mental capacity.
- Operating, learning to operate, serving as a crew member on, jumping or falling from any aircraft, including those which are not motor-driven.
- Participating in professional or semi-professional sports including a rodeo event. Sports also includes 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.
- Loss due to normal pregnancy within 10 months of the effective date. Loss due to complications of pregnancy will be paid the same as any other sickness.
- Children born within 10 months of the effective date will not be covered for any period of Confinement that occurs or begins during the first 30 days of life.
- Cosmetic surgery that is not for the diagnosis or treatment of sickness or accidental injury based upon generally accepted medical practice.
- Gastroplasty, Gastric Banding or any other stomach reduction surgery by any other name or any complications relating to such surgery.
- Being legally intoxicated by the laws of the state or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a Physician and according to the Physician's instructions.
- Alcoholism, drug abuse or chemical dependency.
- Participating or attempting to participate in an illegal act, or working at an illegal job.
- Having any Pre-existing Condition not otherwise excluded by name or specific description. Benefits will not be paid for such conditions under this policy which occur during the first year following your coverage effective date.
- The treatment of any mental, nervous or emotional disorder.
- Confinements which begin prior to 12:00pm (Eastern standard time) on the date you become insured under this policy.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy series K1POL. This brochure is not an insurance contract. The policy explains the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully. Please see your Globe Life Family Heritage Division agent for cost and complete details. Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company.

Globe Life
Family Heritage Division

PO Box 470608
Cleveland, OH 44147
o: 440-922-5222 | f: 440-922-5223
GlobeLifeFamilyHeritage.com

A (Excellent)
Financial Strength Rating (as of 11/25)*

*Ratings for Family Heritage Life Insurance Company of America, a Globe Life company