

Secure
HOSPITAL COVERAGE *Advantage*

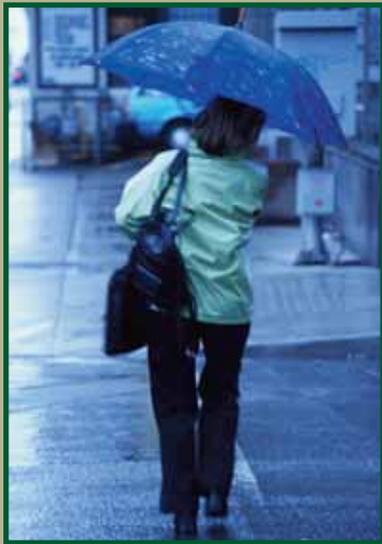
**The Insurance Policy That Pays You Cash
In The Event Of A Covered Hospitalization**





We all do it. We pack around various items for those ‘just in case’ moments – an extra

bottle of water, a flashlight, extra batteries, band-aids, aspirin, an umbrella and everyone’s favorite tool – a Swiss army knife. We don’t do it because we’re crazy; we do it because we’re cautious, and because we have the good sense to protect ourselves. It’s because of this good sense that we are prepared for whatever life throws at us, and in the end, that planning pays off.



Shouldn’t this same planning and preparation extend to your health care? Even the best health and medical insurance plans have out-of-pocket expenses – co-payments, deductibles and coverage limits. If something should happen and you or your loved one had to enter a hospital for inpatient treatment, wouldn’t a little extra coverage and preparation make good sense?

Consider this:

- The average expenditure for a hospital stay is \$8,793.¹
- The average age of a hospital inpatient is approximately 52, with 24% of inpatients being age 45-64, and 38% age 65 years and over.²
- The average inpatient hospital stay for people age 46-64 is 5 days, and 5.5 days for people age 65 and older.³
- The increasing number of Americans age 65+ has the potential to greatly increase the nation’s already high health care costs. The cost of providing health care for one person age 65+ is three to five times greater than the cost for someone younger than 65.⁴
- By 2030, Baby Boomers will account for more than twice as many hospital admissions as they do today.⁵

As concerning as these statistics are, there is an alternative to help pay the increasing out-of-pocket expenses that today’s medical insurance does not cover.

Heartland National Life Insurance proudly offers **Secure Advantage Hospital Coverage** . . . cash benefits to help bridge the gaps that other insurance plans leave for you to pay. It’s that extra coverage that makes sense, and in the end, with **Secure Advantage Hospital Coverage**, you have additional protection when you need it . . . ‘just in case’.

Secure Advantage from Heartland National Life Insurance offers cash benefits including:

- **Daily Inpatient Hospital Benefits**
We’ll pay the daily benefit you selected for covered hospital stays that are due to an Injury or Sickness. We’ll pay this benefit for each day you stay in the hospital, up to the number of days you selected, for each period of care. Full inpatient hospital benefits are restored after you have been out of the hospital for 30 days in a row.
- **Durable Medical Equipment Benefits**
We’ll pay the expenses incurred for the purchase or rental of Durable Medical Equipment, up

¹ An American Hospital Association Company, Health Forum, Chicago, IL, AHA Hospital Statistics 2007 Edition.
² DeFrances CJ, Hall MJ. 2002 National Hospital Discharge Survey. Advance data from Vital and Health Statistics; No. 342. Hyattsville, Maryland: National Center for Health Statistics. 2004.
³ DeFrances CJ, Hall MJ. 2005 National Hospital Discharge Survey. Advance data from Vital and Health Statistics; no 385. Hyattsville, MD: National Center for Health Statistics – Table 1. 2007.
⁴ Centers for Disease Control & Prevention and Merck Institute of Aging & Health. The State of Aging and Health in America. 2004.
⁵ National Center for Health Statistics, National Hospital Discharge Survey 2004, May 2006.



to the maximum benefit amount once each calendar year. Durable Medical Equipment includes, but is not limited to wheelchairs, walkers, canes, etc. We'll pay up to \$2,500 during your lifetime.

• **Ambulance Benefits**

We'll pay for ambulance transportation, including air ambulance, to and from a hospital for each period of care. We'll pay up to \$2,500 during your lifetime.

• **Emergency Room Benefits**

We'll pay the Emergency Room Benefit for each period of confinement for services you receive in a hospital emergency room or hospital affiliated emergency care facility, for loss due to an injury, provided the emergency treatment is followed, within 24 hours, by a covered hospital stay.

• **Physician Visit Benefits**

We'll pay the Physician Benefit for follow up visits to a physician when the visit is directly related



to a prior hospital stay and the visits are within six months after leaving the hospital. We'll pay for up to three visits per calendar year.

• **Optional Lump Sum Cancer Benefits**

For additional premium, we'll pay the cash benefit you select, if you are diagnosed with internal cancer for the first time while being covered under the policy.

Limitations and Exclusions

No benefits are payable for losses due to:

- Treatment, services or supplies which are not prescribed by a doctor, are received without charge or obligation to pay, would not routinely be paid in the absence of insurance, are received from an immediate family member, or are received outside of the United States.

- Mental or nervous system disorder.
- Or resulting from committing or attempting to commit an assault or felony or participating in a civil commotion or from attempted suicide or self inflicted injury, from being legally intoxicated as defined by the jurisdiction where the injury occurs or from your voluntary use of drug, narcotic or controlled substance, unless prescribed by your physician.



- Treatment in a government facility, unless you are obligated to pay.
- Cosmetic surgery, other than as required as a result of trauma, infection, congenital disease or anomaly.
- Pre-existing conditions for the first 6 months after the policy effective date.

Heartland – Providing Insurance Protection and Financial Support When The Unexpected Happens

Your Heartland policy provides coverage in all 50 states, no matter where you live or where you purchased your policy.



RECEIPT

All premium checks must be payable to: **Heartland National Life Insurance Company.**
Do not make checks payable to the agent or leave the Payee blank.
EFFECTIVE DATE will be the date of the application or the date of approval.

Received from _____
the sum of \$ _____ dollars for _____ months premium,
with application. If for any reason the application is not approved and the policy is not issued, this premium is to be refunded. No liability is created or assumed by the Company, except for refund of this premium, until the policy applied for has been issued.
Date Receipt and Outline of Coverage was prepared _____
By (Agent's Signature) _____



P.O. Box 2878, Salt Lake City, Utah 84110-2878
Secure Advantage Hospital Coverage Insurance Plans are administered by
Equitable Life & Casualty Insurance Company, Salt Lake City, Utah.