HospitalWise

HospitalWise | AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN KS, KY, LA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV, and WY

Fixed benefit coverage for hospital stays

What if your client had a hospital stay?

Would your client be able to pay out-of-pocket costs that may come with a hospital stay? They may not like to think something like that could happen, but when the unexpected hits, sometimes their bank account isn't ready. Even with other health insurance, often times there is personal responsibility to cover a copay or other costs. While a HospitalWise plan can't keep them out of the hospital, it can help offer some cash relief with fixed cash benefits.

3 different plan options available to your clients

HospitalWise is designed to help cover some of the costs related to hospital stays. There are 3 plans to choose from. All plans have the same coverage for hospital stays. The Bundle plans include additional benefits to help cover eligible outpatient expenses. Detailed information of each plan is available in the product brochure.

Your clients can use the money how they want

With the HospitalWise hospital indemnity plan, a cash benefit will be paid directly to the insured[1] for a qualified medical expense to use how they want, including medical bills, living expenses and more. With 3 plans available, they can choose the coverage that best fits their needs and budget. Benefits are paid regardless of other insurance.

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Highlights of benefits

HospitalWise includes straightforward cash benefits for:

- Inpatient hospital stay for sickness or injury
- Intensive care unit (ICU) stay
- Hospital observation (12 to 24 hours)

Some plans also include[2]:

- Emergency room/urgent care visits/doctor's office visits
- Outpatient surgery and major diagnostic exams
- Ambulance trips
- Wellness visit[3]

It's also good to know:

- There is no waiting period for most benefits[3,4]
- Available for issue ages 18-64
- Guaranteed issue, meaning no medical questions[4]
- Plans are renewable for life as outlined in the policy

Are you ready to help your clients?

If you are contracted with Golden Rule Insurance Company, then you're ready to start quoting on **eStore**. If you need to get contracted, contact your FMO upline or an Account Executive with Golden Rule to learn how.

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[1] If you assign your policy benefits to a hospital or any other provider of health care services, benefits will be paid to the provider. [2] Benefits vary by plan and may vary by state. [3] 30-day waiting period in most states for the Wellness benefit. [4] Preexisting Conditions apply.

Golden Rule Insurance Company is the underwriter and administrator of these insurance plans. HospitalWise® is a hospital indemnity insurance product that provides limited benefits in a stated amount regardless of actual expenses incurred. This product is a supplement to health insurance and not a substitute for the minimum essential coverage required by the Affordable Care Act (ACA).

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