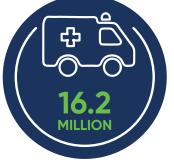


Hospital Indemnity Insurance **A Financial Safety Net**

No one likes to think about having an accident or getting sick. However, life's full of unexpected moments. Would you be prepared if an accident or illness happened and required a hospital stay? Would you be able to pay your household bills if you were admitted to the hospital? Atlantic American Employee Benefits' products integrate with, and supplement benefits already available to you; such as major medical, covering everyday expenses, deductibles, co-pays, and coinsurance.



of total health care spending in 2020 was spent on hospital services.¹



Emergency Department visits resulting in hospital admission.²



The average hospital stay runs \$11,700 with Medicare (\$13,600) and "other" insurance (\$12,600) paying top dollar and the uninsured (\$9,300) and Medicaid (\$9,800) paying the least.³



Caring About Customers

Together, with your employer, we develop voluntary programs that matter. Our products are meant to integrate with and supplement benefits already available to you. These valuable benefits are an affordable way for you to prepare for the unexpected and overcome the financial challenges you and your family may face.



44% Worry about affording their deductible before health insurance kicks in.⁵



1 in 3 cardholders debt is from medical bills.⁶



It's always best to be prepared to handle every twist and turn life throws your way. Having a plan in place to help cover the expenses that occur as the result of a hospital stay can help provide invaluable financial protection for you and your family. Let Atlantic American Employee Benefits protect you against the unexpected with Hospital Indemnity coverage.

Visit aaemployeebenefits.com for more information.

- ¹ https://bit.ly/2TJvNuZ Medical Debt Relief; Hospital and Surgery Costs
- ² https://bit.ly/3NYkjKg CDC NCHS FasStats Emergency Department Visits
- ³ https://bit.ly/2TJvNuZ Medical Debt Relief; Hospital and Surgery Costs
- ⁴ https://cnb.cx/3Pr07Sw CNBC "137 million Americans are struggling with medical debt. Here's what to know if you need some relief"
- ⁵ https://bit.ly/3izqrM3 Kaiser Family Foundation; Data Note: Americans' Challenges with Health Care Costs
- ⁶ https://bit.ly/3Bm4yqX Lending Tree; 1 in 3 Cardholders Are in Credit Card Debt Due to Medical Bills

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Group Accident policy form series GACP21AAEB GMP underwritten by Bankers Fidelity Life Insurance Company[®]. Limitations and Exclusions apply; actual policy provisions control. Refer to Outline of Coverage (form series GACP21AAEB OC) for additional product details. Application to determine eligibility required. Rates subject to change. Subject to availability; benefits may vary by state. This is a solicitation of insurance and an independent agent may call on you.



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