

BANKERS FIDELITY LIFE INSURANCE COMPANY[®]
d/b/a Atlantic American

4370 Peachtree Road, NE, Atlanta, Georgia 30319
Direct (404) 266-5550; Toll-free (866) 458-7502; Email GroupCustomerCare@atlam.com

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if You are sick or hospitalized. You are still responsible for paying the cost of Your care.

- The payment You get is not based on the size of Your medical bill.
- There might be a limit on how much this Policy will pay each year.
- This Policy is not a substitute for comprehensive health insurance.
- Since this Policy is not health insurance, it does not have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if You can get health insurance through Your job, or a family member's job, contact the employer.

Questions about this Policy?

- For questions or complaints about this Policy, contact Your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If You have this Policy through Your job, or a family member's job, contact the employer.

GROUP HOSPITAL INDEMNITY INSURANCE

PRODUCT GUIDE

Group Hospital Indemnity coverage from Atlantic American Employee Benefits offers a flexible plan design that provides benefits for expenses associated with a stay in the hospital due to a covered accident or sickness. These benefits can be used to help offset any out-of-pocket medical costs, such as deductibles and co-pays, as well as non-medical expenses incurred during recovery.

**Each year, 16.2 million
ER visits result in
hospital admissions.**

<https://www.cdc.gov/nchs/fastats/emergency-department.htm>



Product Highlights

- Can help round out a benefit package and help employees protect against the added financial stress of being in a hospital while recovering from an accident or serious illness
- Can help with expenses major medical plans may not cover
- HSA compatible plan covers hospital admission and confinement
- Covers up to 30 additional benefits for non-HSA plans
- Coverage is customizable—decide who's eligible to enroll, which plan(s) to offer and what additional coverage options to include
- Observation room long stays covered (24 hrs or more)
- Maternity coverage available
- Benefits are paid directly to employees
- Benefits are portable

Customize Your Plan

- Employer-paid or voluntary
- Choose which benefits to include
- Flexible coverage amounts
- Decide who's eligible

Benefits may vary by state.



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HSA Compatible Benefits

Confinement	<ul style="list-style-type: none"> Hospital Admission Hospital Confinement ICU Admission ICU Confinement Rehabilitation Unit Admission Rehabilitation Unit Confinement Substance Abuse Facility Confinement 	<ul style="list-style-type: none"> Mental & Nervous Facility Confinement Skilled Nursing Facility Confinement Hospice Facility Confinement Newborn Routine Care
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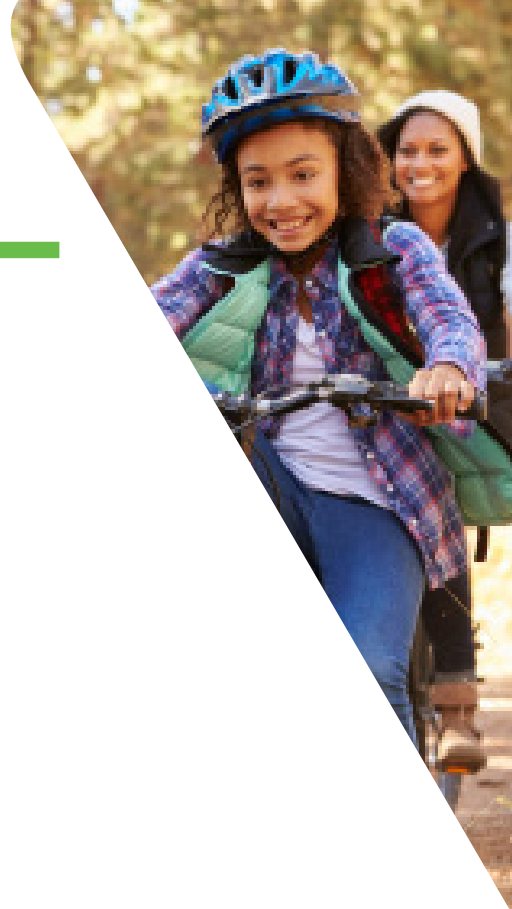
Non-HSA Compatible Benefits

Surgery	<ul style="list-style-type: none"> Inpatient Surgery General Anesthesia 	<ul style="list-style-type: none"> Outpatient Surgery <ul style="list-style-type: none"> – Hospital or Ambulatory Surgical Center – Physician's Office Blood / Plasma / Platelets
Outpatient Treatment	<ul style="list-style-type: none"> Accident-only Emergency Room Treatment Emergency Room Treatment Urgent Care Treatment Physician's Office Treatment Telemedicine Observation Room Treatment 	<ul style="list-style-type: none"> Home Health Care Outpatient Substance Abuse Outpatient Mental & Nervous
Additional Care	<ul style="list-style-type: none"> Ambulance <ul style="list-style-type: none"> – Air Ambulance – Ground or Water Ambulance Minor Diagnostic Exam Major Diagnostic Exam Invasive Diagnostic Exam Appliance <ul style="list-style-type: none"> – Wheelchair or Motorized Scooter – Walker or Walking Boot Any other Medical Device used for mobility including: <ul style="list-style-type: none"> – Brace – Cane – Crutches 	<ul style="list-style-type: none"> Prescription Drugs Therapy Services Chiropractic Treatment Non-Local Transportation & Family Member Lodging

Benefits may vary by state.



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Boosters & Miscellaneous Benefits

Health Systems Benefit Booster
COVID-19 Benefit Booster
Health Screening
Family Care

Benefits may vary by state.

137 million Americans are struggling with medical debt.

<https://cnb.cx/2XZzPiu>



Raising the Bar on Group Benefits Solutions

Atlantic American Employee Benefits' sole focus is voluntary benefits. We distinguish ourselves in the benefit space by having a portfolio of all guaranteed issue (GI) products with flexible plan designs and offering a higher level of service. The key to our success is providing best-in-class solutions for billing, claims and enrollment challenges.

Group Hospital Indemnity policy form GHIP21AAEB underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.

HOSPITAL INDEMNITY INSURANCE IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.



aaemployeebenefits.com

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