

Enhanced Protection for **Bigger Medical Events**

Serious medical events can create **major emotional and financial pressure for families**. **SHIELD+** is designed to provide enhanced supplemental protection with higher cash benefit amounts for covered medical situations.

SHIELD+ helps families prepare for larger healthcare expenses by providing stronger financial support for hospital stays, ICU confinement, emergency room visits, accidents, cancer, critical illness, and more.

The goal is to help families focus on healing and recovery while reducing the financial stress that often comes with **unexpected medical situations**.

Fixed Indemnity Plan Benefits

BENEFIT	SHIELD+
Daily Hospital Confinement Benefit	\$500 per Day / 10 Days per confinement / 30 Days per Year
Hospital Admission Benefit	\$1,500 per Admission / 3 Admissions per Year
ICU Confinement Benefit	\$350 per Day / 10 Days per confinement / 30 Days per Year
Pre-Surgical Test Benefit	\$250 per Day / 3 Days per Year
Hospital Observation Benefit	\$250 per Day / 3 Days per Year
Emergency Room Benefit	\$500 per Day / 5 Days per Year
Ground Ambulance Benefit	\$500 per Day / 3 Days per Year
Water Ambulance Benefit	\$500 per Day / 3 Days per Year
Air Ambulance Benefit	\$500 per Day / 3 Days per Year
Hospice Care Benefit	\$500 per Day / 15 Days per Year
Newborn Indemnity Benefit	\$1,500 per Pregnancy / 1 Covered Pregnancy / 365 Day Waiting Period

AD&D Rider Benefits

BENEFIT	SHIELD+
Benefit Amount	\$10,000
Aggregate Amount	\$10,000

Accident Medical Expense Rider

BENEFIT	SHIELD+
Benefit Amount	\$1,000
Deductible	\$100
Coinsurance	80%
Benefit Period	1 Year

Why Families choose SHIELD+?

- Higher cash benefits for covered medical events
- Enhanced protection for serious healthcare situations
- Helps reduce financial stress during recovery
- Works alongside traditional health insurance
- Helps protect household income and savings
- Designed for families seeking stronger financial security

Stronger Protection When You Need It Most

A major health event can affect **more than medical bills** — it can impact income, savings, work, and family stability. **SHIELD+** helps provide **stronger financial protection** so families can focus on recovery instead of unexpected expenses.

Even strong health insurance plans can leave families with thousands in out-of-pocket costs. **SHIELD+** helps provide **additional financial support for covered medical events** to help reduce financial stress during difficult times.

SHIELD+ is designed for families who want **more than basic supplemental protection**. With enhanced hospital, ICU, ambulance, accident, cancer, and critical illness benefits, **SHIELD+** helps provide a **stronger safety net when it matters most**.

From unexpected accidents to serious illnesses, **SHIELD+** helps families prepare for life's bigger healthcare challenges with enhanced supplemental protection and **higher benefit levels**.

SHIELD+ provides additional support and confidence for families who want stronger protection against life's larger medical events.