

Everyday Protection for **Unexpected Medical Costs**

Life can change **quickly**. A hospital stay, emergency room visit, accident, or serious illness can create unexpected financial stress — **even for families who already have health insurance**.

SHIELD helps provide an added layer of financial protection by paying cash benefits for covered medical events. **The goal is simple:** help families focus more on recovery and less on unexpected expenses.

SHIELD works alongside your existing health coverage and is designed to help offset out-of-pocket costs such as deductibles, copays, coinsurance, transportation expenses, and other financial burdens that can come with medical situations.

Fixed Indemnity Plan Benefits

BENEFIT	SHIELD
Daily Hospital Confinement Benefit	\$250 per Day / 10 Days per confinement / 30 Days per Year
Hospital Admission Benefit	\$1,000 per Admission / 3 Admissions per Year
ICU Confinement Benefit	\$250 per Day / 10 Days per confinement / 30 Days per Year
Pre-Surgical Test Benefit	\$150 per Day / 3 Days per Year
Hospital Observation Benefit	\$150 per Day / 3 Days per Year
Emergency Room Benefit	\$250 per Day / 5 Days per Year
Ground Ambulance Benefit	\$250 per Day / 3 Days per Year
Water Ambulance Benefit	\$250 per Day / 3 Days per Year
Air Ambulance Benefit	\$250 per Day / 3 Days per Year
Hospice Care Benefit	\$250 per Day / 15 Days per Year
Newborn Indemnity Benefit	\$1,000 per Pregnancy / 1 Covered Pregnancy / 365 Day Waiting Period

AD&D Rider Benefits

BENEFIT	SHIELD
Benefit Amount	\$5,000
Aggregate Amount	\$5,000

Accident Medical Expense Rider

BENEFIT	SHIELD
Benefit Amount	\$500
Deductible	\$100
Coinsurance	80%
Benefit Period	1 Year

Why Families choose **SHIELD**?

- Helps provide cash benefits for covered hospital stays, ambulance rides, ER visits, accidents, and critical illnesses
- Helps reduce financial stress caused by unexpected medical events
- Works alongside traditional health insurance
- Affordable supplemental protection for individuals and families
- Helps protect savings from sudden healthcare costs
- Designed for real families and real-life situations

Protection for **Everyday Medical Surprises**

A hospital stay can create unexpected bills fast — **even with health insurance**. **SHIELD** helps provide cash benefits for covered hospital stays, ambulance rides, ER visits, and more, helping families **protect their savings during difficult times**.

When accidents or illnesses happen, the last thing families want to worry about is money. **SHIELD** helps provide extra financial support for covered medical events so families can focus on recovery, not unexpected expenses. **Health insurance doesn't always cover everything**. Deductibles, copays, missed work, and travel costs can add up quickly. **SHIELD** helps fill those gaps with supplemental cash benefits designed to support everyday families. From emergency room visits to hospital admissions and critical illness protection, **SHIELD** helps provide families with an added layer of financial security when life takes an unexpected turn.

SHIELD was built to **help families stay financially strong** during medical challenges by providing simple supplemental protection at an **affordable monthly cost**.