

# Hospital Indemnity Comparison 2021

AETNA	Medico	GTL	Cigna
<b>Issue Ages</b>			
18-89	50-85 KS & MT, 40-85 all others	40-85	50-85
<b>Guarantee Issue</b>			
No	No	Yes - from 64.5 to 65.5 years of age based on the app date	No
<b>Guarantee Renewable</b>			
Yes	Yes	Yes	Yes
<b>Covers Observation Days</b>			
Yes - Both Hospital Admission and Daily Hospital Benefits if the observation stay is under 24hrs. On the daily benefit, pays 50% of daily amount. Not payable in conjunction with the hospital admission benefit.	Yes - Max of 6 days per calendar year.	Yes	Yes - With options 2 and 3.
<b>Daily Hospital Benefit Options</b>			
\$10 units up to \$700.	\$100 - \$600 per day in \$25 units.	\$100 - \$2500. Minimum and maximum vary by length of coverage choice.	\$100 - \$450 per day in \$25 units.
<b>Hospital Indemnity Day Options</b>			
3-10 or 20 days. Lifetime max 365 days.	6, 7, 8, 9, 10, 21, or 31 days	1, 3, 6, 10, or 21 day options.	Pays either 6 or 10 days.
<b>Hospital Admission Benefit</b>			
Rider - Lump sum benefit for each period of care. \$250 units up to \$2,500.	Rider - Lump sum payment for confinement. \$250, \$500 or \$750 benefit amounts up to 3 confinements.	Can choose a 1 day benefit for \$1000 - \$2500. 25% short duration benefit for 12-24hr stays, can also be added as a rider to the 10 or 21 day periods.	Only option 3 with \$250, \$500 or \$750 amounts.

<b>AETNA</b>	<b>Medico</b>	<b>GTL</b>	<b>Cigna</b>
<b>Lump Sum Cancer</b>			
Rider - \$2500, \$5000, or \$10,000.	Rider - \$1,000, \$2,500, \$5,000, \$7500, or \$10,000 benefit available to age 80.	Rider - \$2,500, \$5,000, \$6,700, \$10,000, \$15,000 or \$20,000.	Rider - \$500 to \$50,000 benefit amounts with 100% In-Situ benefit.
<b>Lump Sum Heart Attack and Stroke</b>			
No	No	No	Rider - \$500 to \$50,000 benefit amounts.
<b>Doctor Office Visits</b>			
Rider - \$10 units up to a max of \$60 per visit with a 20 visit calendar year max.	No	No	No
<b>Outpatient Surgery Benefits</b>			
Rider - \$250 units up to a max of \$1500 per procedure one time per calendar year.	\$250, \$500, \$750 or \$1000 up to 2 days per calendar year.	Rider - \$250, \$500, \$750 or \$1000 2 times per year.	No
<b>Emergency Room Benefit</b>			
Rider - \$200 per visit twice per calendar year max. Must be emergency visit.	Included - \$150 per visit. 4 visit max per year.	Included - \$150 if you are admitted within 24hrs of ER visit. Not available in GA.	Option 3 \$50 benefit.
<b>Urgent Care</b>			
No	Rider - \$50 per day up to 4 days per calendar year.	No	No
<b>Accident Coverage</b>			
No	No	Rider - \$5000 or \$10,000 lump sum options after an ER visit for certain covered events.	Rider - Lump sums vary by accident and each of 3 policy options.
<b>Ambulance</b>			
Rider - \$200 per visit twice per calendar year max. Must be emergency visit.	Rider - \$250 per day ground or air. Lifetime max of \$2500.	\$50 - \$400 benefits. Lifetime max of 12 trips	Option 3 \$150 benefit.

AETNA	Medico	GTL	Cigna
<b>Lodging and Transportation</b>			
No	Included - \$100 per day max of 10 days per calendar year	No	No
<b>Skilled Nursing Benefit</b>			
Rider - \$10 units with a daily max of \$200. Choice of covered days 1-20, 21-100, or 1-100.	Rider - \$100, \$150 or \$200 per day up to 50 days.	Rider - Option 1 = \$100, \$150 or \$200 per day for days 1-50. Option 2 = \$120 per day days 21-100.	Option 2 and 3 \$100 benefit amount.
<b>Outpatient Rehab Benefit</b>			
Rider - 15 or 30 visits per year at \$50 a visit for Occupational, Physical or Speech.	Rider - \$50 per day with choice of 15 or 30 days per calendar year max. Will include chiropractic services at \$50 per day for 5 day calendar year max.	No	No
<b>Dental and Vision</b>			
No	No	\$400, \$800 or \$1200. 3 month wait. Not available in TN, GA, NM, ND.	No
<b>Inpatient Mental Health</b>			
No	Included - \$175 per day. Max of 7 days per calendar year.	Included - \$175 per day up to 7 days - in lieu of hospital confinement benefit.	No
<b>Can the plan be tailored</b>			
Very much so.	Yes, with some structure.	Very much so.	3 options: Option 1 covers only Hospital confinement. Option 2 adds Observation room and Skilled Nursing. Option 3 adds Hospital admission, Ambulance and ER.

<b>AETNA</b>	<b>Medico</b>	<b>GTL</b>	<b>Cigna</b>
<b>Health questions</b>			
Many including Diabetic questions. Look-backs: Heart attack - 12 months. TIA - 24 months. Breast & prostate cancer - 36 months. Cancer treatment - 10 years.	Look-backs: COPD & oxygen use - 12 months. Diabetes with insulin or 2 or more oral meds - 24 months. Heart attack, stroke, TIA, & cancer - 24 months. AIDS or HIV - 10 years.	Has a GI period, fewer questions w/o riders. Look-backs: Hospitalization - 6 months. Heart attack, stroke or TIA, cancer & COPD - 12 months. Additional questions for Lump Sum Cancer Rider.	Yes but fewer if only applying for HI Policy. Look-backs: hospitalization, heart attack, stroke, TIA, cancer, COPD, insulin-dependant diabetes - 12 months.
<b>Declinable drug list</b>			
Yes	No	No	No
<b>Rates F 65 - base</b>			
25.75 monthly 65-69	15.3 monthly	22.67 monthly	24.80 montly
<b>Rates M 65 - base</b>			
Same	17.3 monthly	Same	Same
<b>Rates F 70 - base</b>			
31.27 monthly 70-74	17.6 monthly	32.97 monthly	33.5 monthly
<b>Rates M 70 - base</b>			
Same	20 monthly	Same	Same
<b>Household Discount</b>			
No	Yes - 7% for others in household over 18. May vary by state.	No	No, but there are couple and family rates available.
<b>Payment Options</b>			
Monthly, Quarterly, Semi-Annual, Annual	Monthly, Quarterly, Semi-Annual, Annual	Monthly, Quarterly, Semi-Annual, Annual	Monthly, Quarterly, Semi-Annual, Annual
<b>E-App</b>			
Yes	Yes	Yes	Yes
<b>Consumer Video</b>			
No	No	Yes	No

**Learn More About These Carriers & Contract Online:**


[Aetna](#)

[Medico](#)

[GTL](#)

[Cigna](#)

## More Agent Resources



**Medicare Agent Training Guide**

Complete guide for both new and veteran agents

**5 Best Medicare Ancillary Products**  
for financial peace  
2021 Edition



**4 Cancer Policies Compared Side-by-Side**

See rates, riders, health questions and more in one chart



**5 Top DVH Policies Compared**

Coverage, rates, and benefits in one handy chart

## Medicare Advantage Tools



### Medicare Quote Engine

Instant quotes for Medicare Supplement, Medicare Advantage, PDP and Final Expense



### AHIP & Certification Central

Guide to AHIP and carrier-specific certifications



### How to Do a Medicare Advantage Needs Analysis

10 questions that will uncover the client's needs



### Find Plans by State, Carrier, or Product Type

Plans from 40+ carriers in our easy-to-use Product Finder



### Product Kit

State-specific apps, brochures, rates and commissions for any of our plans



### Enrollment Central

Online quoting and enrollment tool for Medicare agents



### Agent Black Book

Find phone numbers, agent portals, contracting, links and more



### Commission Calculator

Quickly find commissions for Medicare Advantage and PDP

# NCC's Product Catalog

## Products

<a href="#">Cancer, Heart Attack, Stroke</a>	<a href="#">Hospital Indemnity</a>
<a href="#">Critical Illness Expense</a>	<a href="#">Long Term Care</a>
<a href="#">Dental, Hearing, Vision</a>	<a href="#">Medicare Advantage</a>
<a href="#">Disability</a>	<a href="#">Medicare PDP Part D</a>
<a href="#">Home Health</a>	<a href="#">Medicare Supplement</a>

## Carriers

<a href="#">Aetna</a>	<a href="#">Manhattan Life</a>
<a href="#">Americo</a>	<a href="#">Medico</a>
<a href="#">Ameritas</a>	<a href="#">Mutual of Omaha</a>
<a href="#">Amerigroup</a>	<a href="#">National Guardian Life (NGL)</a>
<a href="#">BlueCross BlueShield of TN</a>	<a href="#">New Era (NEC, NEMC, PALIC)</a>
<a href="#">Capitol Life</a>	<a href="#">Oxford Life</a>
<a href="#">Cigna</a>	<a href="#">Pekin Life Insurance</a>
<a href="#">Combined Insurance</a>	<a href="#">S.USA</a>
<a href="#">CSO</a>	<a href="#">Shared Health of MS</a>
<a href="#">GPM Life</a>	<a href="#">Shenandoah Life</a>
<a href="#">Great Southern Life</a>	<a href="#">SilverScript</a>
<a href="#">Guarantee Trust Life (GTL)</a>	<a href="#">Standard Life and Casualty</a>
<a href="#">Humana</a>	<a href="#">United American</a>
<a href="#">Lasso Healthcare</a>	<a href="#">UnitedHealthcare</a>
<a href="#">Liberty Bankers Life</a>	<a href="#">WellCare</a>
<a href="#">Lumico</a>	<a href="#">All Carriers</a>



## About National Contracting Center

National Contracting Center is an insurance Field Marketing Organization (FMO, also known as an IMO, VMO, or NMO). Founded in 1992, we have helped thousands of independent insurance agents and agencies to grow their sales of Medicare and senior health and financial products.

*"As a new agent with no insurance experience, looking to switch careers midlife, I was overwhelmed by all of the steps and options. Choosing to use NCC as my FMO was the right decision."*

- Melissa, Illinois

### What We Do for You

- ❖ Marketing and lead generation
- ❖ Sales and compliance training
- ❖ Supplies and product information
- ❖ Questions about carriers and commissions
- ❖ Back office support so you can focus on selling
- ❖ Contracting and licensing

### We Know the Business Because We're in the Business



Jerold Johnson

National Contracting Center is the kind of FMO that every agent wants because an agent designed it. Jerold Johnson created NCC to be a different kind of FMO. He started selling insurance in 1983 and founded NCC in 1992. The readers of City View magazine named Jerold "Best Insurance Agent in Knoxville" 5 years in a row.

An agent built NCC, we're here for agents, and many members of our staff are agents themselves. Our team of insurance pros delivers the advice, answers, and services our clients need. In other words, we do all the things that take time that don't make money. That frees you to focus on selling.

[NCCagent.com](http://NCCagent.com)

[Contact Us](#)

[800-695-0280](tel:800-695-0280)

10201 Parkside Dr  
Knoxville, TN 37922

© 2021 National Contracting Center.