

MUTUAL OF OMAHA HOSPITAL PROTECTIONSM PLAN

Insurance to Help Your Clients Pay for Inpatient Hospital Care

Recent studies show the cost of inpatient hospital care continues to increase. Here in the U.S., the average cost for one day in the hospital is \$3,025.*

However, the average cost varies from state to state — and can reach as high as \$4,337 a day.* For many, hospital expenses can be overwhelming and create a financial burden. The Hospital Protection plan pays benefits to help offset expenses and protect your clients financially.

Mutual of Omaha Hospital Protection Plan		
Target Market	Designed for Medicare age clients looking to supplement high-deductible Medicare supplement plans or Medicare Advantage plans.	
Waiting Period Benefits start as soon as coverage is issued	No waiting period**	
Benefit Options Base benefits are paid for hospital confinement, observation stays, mental health and more	Daily benefit amounts range from \$100 to \$1,000 (in \$10 increments) Day options: 3-10, 15, 20, 31	Lump-sum benefit amounts pay \$100 to \$3,000 (in \$50 increments)
Issue Ages	Ages 18-85 Guaranteed issue for ages 64 to 74 (not available in DE and UT)	
Premium Structure Rates are based on application date, not effective date	Issue Age Unisex rates Rates do not vary by tobacco/nontobacco	
Discount	Up to 7% household discount	
Underwriting	Medical and pharmacy underwriting requirements apply to individuals between the ages of 18 and 63, as well as those aged 75 and older, to ensure coverage eligibility.	
Base Plan Benefits (Built-in) A benefit period begins when the client is confined to a hospital for at least 24 hours Note: Benefits may vary by state.	Observation Stay: 100% of the daily hospital for the lesser of 1) 5 days, or 2) the base hospital day option selected Mental Health: \$175/day, up to 7 days per calendar year Pet Boarding: \$75/day, up to 14 days per calendar year	

*North American Community Hub Statistics, "State-by-State Breakdown — Average Cost of Hospital Stays in the US," https://nchstats.com/average-cost-of-hospital-stays-in-us/#google_vignette. Accessed April 2025.

**Pre-Existing Condition Limitation - We will not pay benefits for loss resulting from a pre-existing condition, unless such loss occurs 6 months or more after the policy date. A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended by or received from a physician within 6 months prior to the policy date.

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Optional Benefit Riders (additional costs) Clients can expand their protection by purchasing additional riders Note: Riders may vary by state.	Skilled Nursing Facility Home Health Care Lump Sum Cancer Outpatient Surgery Ambulance and Emergency or Urgent Care	Guaranteed Purchase Option Outpatient Therapy Major Diagnostic Testing Prescription Drug
Policy Fee	No	
Key Selling Points	Benefits are paid in addition to Medicare or any other coverage your client has. Your client also has flexible coverage - they can choose the number of days they want to receive benefits, up to 31 days per covered hospital stay.	

How the Plan Works

-  Clients must be an inpatient for at least 24 hours to collect benefits
-  Rates are based on application date, not effective date
-  A benefit period begins when the client is confined to a hospital for at least 24 hours
-  The benefit period ends when the client hasn't been hospitalized for 60 consecutive days
-  The plan will either pay benefits for hospital confinement or an observation stay — not both
-  Pet boarding must be provided by a licensed facility and clients will need to provide a receipt for reimbursement



Coverage Example

Sue's Medicare Advantage plan has a \$300 per day inpatient hospital copay for days 1 through 6. Sue's covered hospital stay lasted 6 days. Her Medicare Advantage copay was \$1,800 (\$300 copay x 6 days). Fortunately, Sue had the Hospital Protection plan to help with expenses. The plan paid her a \$300 cash benefit for each day she spent in the hospital, totaling \$1,800.

Learn More

The details above provide a summary of the Hospital Protection plan. For more information on benefits, costs, limitations and exclusions, please visit:

Sales Professional Access at
mutualofomaha.com/sales_professionals