



We can relieve some of the pressure of being in intensive care

Did you know that...

... the cost for intensive care treatment often needed during a major illness or accident is considerably higher than the normal daily hospital room charge? That's why Liberty National developed specific coverage for intensive care.



Liberty National's Intensive Care Insurance Policy

Liberty National
Life Insurance Company
Since 1900



3700 South Stonebridge Drive • McKinney, Texas 75070

Liberty National's Hospital Intensive Care Insurance Policy

Issue Ages: 0-60; 15-60 for family or single parent

Benefit For: **We Pay:**
Daily Intensive Care **\$600 per day** up to 30 days for each ICU¹ confinement (other than automobile and travel accidents) beginning the first day for accidental bodily injury and the second day for sickness.

Automobile and Travel Accident **\$1,200² per day** up to 30 days for each ICU confinement for treatment of an accidental bodily injury resulting from an automobile or travel accident. This benefit pays for confinements which begin within forty-eight (48) hours of the accident.

Regular Hospital Room **\$100 per day** for confinement in a regular hospital room up to the same number of covered days of ICU confinement. For example, if you are in ICU for two (2) covered days, you would receive \$100 per day for up to two (2) days of regular room confinement occurring during the same hospitalization.

Blood **\$100** for whole blood or blood components administered during a hospital stay involving an ICU confinement

Ambulance **\$100** for a professional ambulance or air ambulance when a covered insured is transported to the hospital for an ICU confinement.

¹ ICU: Intensive Care Unit as defined by the policy. See policy definition for details.

² \$600 Daily Intensive Care Benefit, plus \$600 Automobile and Travel Accident Benefit.

Note: Benefit amounts shown above are based on two (2) units of coverage. For one (1) unit of coverage, the benefits will be one-half (1/2) the amount shown.



Agent's Name _____

Plus You Get These Extra Features:

- Benefits will be paid to you unless you direct otherwise in writing. Under some governmental plans (such as Medicaid), some benefits have already been assigned by law.
- There is no maximum limit for total benefits paid on this policy.
- Insured children remain covered until the earliest of: the child's marriage, age 21, or when they are no longer dependent on you if not living with you. Coverage on mentally or physically incapacitated children may continue even longer. Coverage on full-time students may continue to age 25.
- Your coverage is guaranteed renewable until you are 65 or eligible for Medicare due to age, as long as you pay premiums.
- This plan is available to you for coverage of a family, single parent and children, or individual.
- Benefits are paid when you are confined to a U.S. Government hospital.

Here Is What We Don't Cover

No benefits will be paid for confinement:

- Caused by mental or emotional disorders.
- Resulting from war or act of war.
- Involving pre-existing conditions for two (2) years after the effective date of the policy.
- For which no charge is normally made in the absence of insurance, except for U.S. Government hospitals, Medicare, Medicaid and Champus.
- For the first day of confinement in an ICU due to sickness.
- Occurring or beginning within the first 30 days of life for children born within ten months of the effective date of the policy.

This is only a brief description of Liberty National's Hospital Intensive Care Policy, forms 5JD, 5JE, and 5JF. Full details, including exceptions and conditions, are in the policy.

In the event of any dispute, claim question, or disagreement arising out of or relating to this policy, the parties shall use their best efforts to settle such disputes. To this effect, they shall negotiate with each other in good faith to reach a just solution.

If the parties do not reach a solution by negotiation as described above within sixty (60) days, then upon written notice by either party to the other, all disputes, claims, questions and controversies of any kind or nature arising out of, or relating in any way to, this policy, its subject matter, its negotiation, issuance or termination shall be submitted to binding arbitration pursuant to the provisions of the Federal Arbitration Act and according to the Arbitration Rules of the American Arbitration Association then in effect.