

# Safeguard your physical & financial health with *supplemental* insurance

Review your supplemental benefit options and protect yourself and your family from unforeseen medical cost, diagnosis, and emergencies.

Medical emergencies are **unpredictable** and expensive, and your employer health plan, or private health insurance may only cover a portion of the costs. Our **supplemental health policies** offer benefits to help protect your family financially from the high cost of hospital stays, critical illnesses, injuries, & more.

How would a hospital stay, or illness affect you financially?

## Beware of these common out-of-pocket expenses:

- » **Deductible.** Before your major medical insurance starts paying benefits, you must meet your deductible.
- » **Copays.** These are fixed amounts you pay for covered services after you meet your deductible.
- » **Travel to and from where you receive care:** Receiving care for serious illnesses, such as cancer, may require you to seek treatment at facilities not in your local area.
- » **Everyday expenses.** Bills and expenses don't stop when you're unable to work due to an injury.

We offer many coverage options to fit your needs, including ones that cover:



HOSPITAL STAYS



EMERGENCY ROOM  
OR URGENT CARE VISITS



DOCTOR APPOINTMENTS,  
SURGERIES, LAB TESTS & MORE



CANCER & ACCIDENTAL INJURIES



## Be assured...we've got you covered.

Representatives will be at each work location in November.

« Scan this QR code or visit the link below to review the available plan options.

<https://www.mybensite.com/pbcgov/>

\*The return of premium (ROP) or cash value (CV) (in MO, "cash return") benefit is subject to state and product availability. The benefit has an additional charge and may pay minus claims or regardless of claims based on the policy selected. The policy must remain in force until the end of the ROP/CV period for the benefit to be paid.

LIMITED-BENEFIT POLICIES. These policies have limitations and exclusions. For costs and complete details of coverage, contact your agent. Policies underwritten by Washington National Insurance Company, home office Carmel, IN. Policies, benefits and riders subject to state availability. Premiums are based on the level of coverage selected.

Washington National Insurance Company  
Home Office: Carmel, IN

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

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## WHY WASHINGTON NATIONAL?

Our policies offer these assurances:

### Flexibility.

Because cash benefits are paid *directly to you*, not a doctor or hospital, you have no restrictions on how you use your benefits.

### Portability.

This allows you to *keep your policy*, even if you change jobs, move to a different state, retire or go on Medicare.

### Premiums stay the same.

Your rates *cannot be increased* unless all rates of that kind are raised in your state.

### Guaranteed renewability for life.

Your policy is *guaranteed* renewable as long as you pay the required premiums on time.

And the best part is, if you don't use the coverage, our **Return of Premium benefit** returns your premiums—minus claims—after 20 years\*  
(or at age 75, whichever is first on the Hospital Plan)

