ILLINOIS

Globe Life
Liberty National Division



Intensive Care Protector™ Insurance Policy

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

A study found that bankruptcies are caused directly by medical expenses, making it the leading cause for bankruptcy.* That's why Globe Life Liberty National Division developed specific coverage for intensive care.

*Source: retireguide.com, Updated Oct. 20, 2023
https://www.retireguide.com/retirement-planning/risks/medical-bankruptcy-statistics/

Underwritten by Liberty National Life Insurance Company, a Globe Life company.

Liberty National Division's Intensive Care Protector™ Insurance Policy

Issue Ages: 0–60 for individuals | 15–60 for family* or single parent

Benefit for:	We pay:
Daily Intensive Care	**$1,000 per day** up to 30 days for each ICU† 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	**$1,000 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 that begin within 48 hours of the accident, and pays in addition to Daily Intensive Care Benefit.
Regular Hospital Room	**$200 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 covered days, you would receive $200 per day for up to two days of regular room confinement occurring during the same hospitalization.
Blood	**$200** for whole blood or blood components administered during a hospital stay involving an ICU confinement.
Ambulance	**$200** for a professional ambulance or air ambulance when a covered insured is transported to the hospital for an ICU confinement.

* On Family policies, older spouse is Proposed Insured. | † ICU: Intensive Care Unit as defined by the policy. See policy definition for details.
Note: Benefit amounts shown above are based on two units of coverage. For one unit of coverage, the benefits will be one-half the amount shown.

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.
- Your coverage is guaranteed renewable until you are 65 or eligible for Medicare due to age, as long as you pay premiums.
- 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.
- This policy is available to individuals, single parents, families, and children.
- Benefits are paid when you are confined to a U.S. government hospital.

Limitations and Exclusions: No benefits will be paid for medical treatment (1) Caused by mental or emotional disorders (2) Resulting from war or act of war (3) Involving preexisting conditions for two years after the effective date of the policy (4) For which no charge is normally made in the absence of insurance, except for U.S. government hospitals, Medicare, Medicaid, and Champus (5) For the first day of confinement in an ICU due to sickness (6)Occurring or beginning within the first 30 days of life for children born within 10 months of the effective date of the policy.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy forms 5JP, 5JQ, 5JR. Forms and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Globe Life Liberty National Division agent for cost and complete details.

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Hospital Indemnity or Other Fixed Indemnity Insurance

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit **HealthCare.gov** online or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (**naic.org**) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.