

Bankers Fidelity Life Insurance Company®

# Build your career with an industry leader

## Product Portfolio



# Setting the Standard in Complete Protection



Bankers Fidelity® has been serving the senior marketplace since 1955. Our sound financial position, coupled with a client-focused philosophy, makes us a leading insurance provider. Absolute coverage is our goal and the comprehensive suite of health and life insurance products we have available can be specifically tailored to meet your clients' needs.

## Health Products

### Medicare Supplement

#### Medicare Supplement Insurance Policy B 21092 or B 21492

*Covers various expenses Original Medicare doesn't cover*

- ▶ Preferred and Standard underwriting
- ▶ Issue age and attained age plans available
- ▶ 5%–10% household discount; varies by state (only available to qualified applicants)
- ▶ Policyholders may see any doctor or provider who accepts Medicare—no networks
- ▶ Available plans vary by state

### Vantage Recovery®

#### Short-Term Care Nursing Facility Confinement Policy\* B 21702

*Coverage for rehabilitation from injury and illness*

- ▶ Issue ages: 18–85
- ▶ Daily Nursing Facility Confinement Benefit Amounts of \$30–\$300
- ▶ Benefit periods: 90, 180, 270, or 360 days
- ▶ Elimination period: 0 or 20 days
- ▶ 10% household discount
- ▶ Full restoration of benefits
- ▶ No prior hospitalization required
- ▶ Customizable coverage with optional riders

\*Benefit periods and riders vary by state. Restoration not available in all states.

## Vantage<sup>™</sup> Flex Plus

### Hospital Indemnity Insurance Policy HI21BFLIC

*Flexible coverage for out-of-pocket expenses for hospital confinement*

- ▶ Issue ages: 18-85
- ▶ Guarantee Issue Ages 64½ – 65½
- ▶ Plans: Individual, Individual/Spouse, Individual/Children, Family plan
- ▶ Daily Hospital Confinement; amounts \$100–\$750\*
- ▶ Benefit Period Options are 3-10, 15, 21, 31 days or First Day hospital confinement\*
- ▶ No Networks or Deductibles
- ▶ Customizable Coverage with Optional Benefits
- ▶ Urgent Care
- ▶ Emergency Room
- ▶ Hospital Admission; amounts \$100–\$5,000\*
- ▶ Observation Room coverage for 5 days
- ▶ Ambulance: Air, Ground, Water

\*Amounts and periods vary by state.

## Vantage<sup>™</sup> Care

### Lump Sum Cancer Insurance Policy B 21904

*Protection above and beyond traditional cancer coverage*

- ▶ Issue ages: 18–99 (18–74 for Specified Disease Benefits)
- ▶ Benefit amounts from \$5,000–\$75,000
- ▶ Unisex rates
- ▶ Benefits are paid in a lump sum
- ▶ Coverage for individual, individual and spouse, individual and child(ren) and family
- ▶ Benefits include Carcinoma in Situ Benefit and Optional Heart-Stroke Benefit
- ▶ Customizable coverage with optional riders

## Life Products

## Final Expense

### Level Benefit Whole Life Insurance Policy or Graded Death Benefit Whole Life Insurance Policy ICC19 B 21901 or ICC19 B 21902

*Financial protection for essential expenses and new beginnings*

- ▶ Preferred and Standard underwriting class
- ▶ Issue Ages 45–85
- ▶ Face amounts from \$3,000–\$35,000
- ▶ Policies include:
  - > Accelerated Death Benefit Rider
  - > Optional Waiver of Premium for Hospital or Nursing Home Confinement

# The Strength of Experience

At Bankers Fidelity, we conduct our business according to a strong set of guiding principles.

For more than 65 years, we have been honored to provide tens of thousands of Americans with valuable, customer-focused insurance products.

Our commitment to fair and fast payment of claims has earned us a reputation for delivering quality service to our policyholders and their families.

You can rely on our reputation as a Company that consistently makes good on its promises to every single policyholder.

Bankers Fidelity is rated A- (Excellent) by AM Best Company.\*

\*Best Rating Report; prepared by AM Best Company; [www.ambest.com](http://www.ambest.com).  
The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



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[www.bankersfidelity.com](http://www.bankersfidelity.com)

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Limitations and exclusions apply; actual policy provisions control. Rates subject to change on a class basis.  
Individually underwritten; application to determine eligibility required.  
Products are underwritten by Bankers Fidelity Life Insurance Company® and Bankers Fidelity Assurance Company®.