

Senior Security Series®

Vantage Flex 65™ Comparison Chart



We are proud to stand out from the rest.

Here at Bankers Fidelity®, our Vantage Flex 65™ provides your Medicare Advantage customers not only benefits for hospital confinement, but also many optional benefit riders to help them customize and defray additional financial burdens.

This comparison chart will help you contrast our Hospital Indemnity Policy with that of our top competitor by every standard that matters:

- Benefits
- Underwriting
- Incentives
- Pricing Packages

BENEFITS	MAIN COMPETITOR*	BANKERS FIDELITY
Daily Hospital Confinement Benefit	Days: 3 - 21 (\$100-\$600) (Restoration every 60 days)	Days: 5, 10, 15 (\$100-\$500) (Max 2 events a year)
First Day Hospital Confinement Benefit	\$250 - \$750 per admission (Restoration every 60 days)	\$500 - \$1,500 per confinement (Max 2 confinements a year)

Choose from one of the above options then add riders from the list below.

Observation Unit Confinement	100% of daily benefit	50% of base plan Daily Hospital Confinement (Max 3 confinements per year)
Cancer First Occurrence	\$5,000 - \$20,000 (Restoration rider after 1 yr.)	\$1,000- \$5,000 (one time payable)
Short Term Care (tier 1)	Days: 1 - 50 (\$100 - \$200) (3 day hospital confinement qualifier)	Days: 1 - 20 (\$25-\$75) (0 day elimination)
Short Term Care (tier 2)	N/A	Days: 20 - 60 (\$25-\$200) (20 day elimination)
Ambulance	\$200 per event (4 x a year / \$2500 lifetime max)	\$100 - \$500 per day (Max 2 days, contingent on admittance)
Daily Emergency Care	\$150 per event (contingent on admittance)	\$25 - \$150 per day (Max 2 days contingent on admittance)
Daily Outpatient Surgical	\$250 - \$1,000 per event (Max 2 events per year)	\$100 - \$1,000 per day (Max 1 day per year)
Durable Medicare Equipment	N/A	\$10 - \$300 per event (Max 1 event per year)
Daily Outpatient Major Diagnostic (MRI, CT, PET)	N/A	\$100 - \$500 (Max 2 days per year)

* Competitor identified by BFLIC; information current as of 6/16

INCENTIVES	MAIN COMPETITOR	BANKERS FIDELITY
E-Application Enrollment	Yes	Yes
Application Fee	Yes - \$20	No - \$0
Convention Credit	N/A	Yes - 200%
Application Reward Program	No	Yes - \$50 app incentive
Street Comp	50%	Higher Street
Corporate Customer Marketing	No	Yes – BOLT® Marketplace
Household Discount	No	Yes - 5%

For over sixty years, Bankers Fidelity has provided tens of thousands of Americans with valuable, customer-oriented insurance products and services. Our commitment to fair and fast payment of claims has earned us a reputation for quality service to our policyholders and their families.



You can rely on our reputation as a Company that delivers on its promises to policyholders. Our record of bringing innovative products and value-added services to market has established Bankers Fidelity as a proven leader in the life and health insurance industry.

UNDERWRITING	MAIN COMPETITOR	BANKERS FIDELITY
Cancer (diagnosed or treated)	5 year lookback	3 year lookback
Inpatient Stays	1 year lookback	3 times in 24 months lookback
Diabetes (insulin)	No	Yes – under 50 units
Heart Attack, Congestive Heart Failure, Stroke	1 year lookback	1 year lookback
Amputation due to disease	Yes	2 year lookback
COPD, Emphysema, Chronic Bronchitis	1 year lookback	1 year lookback
Heart Disease	Yes	1 year lookback
Peripheral Artery Disease	Yes	1 year lookback
Advised to have surgery	No – if hospital stay required	No - if surgery is in the next 12 months
Height / Weight Chart	No chart available	Yes
Personal History Interview	Yes	Yes
Guaranteed Issue Enrollment (65+)	Yes	No

EXAMPLE PRICING PACKAGES	MAIN COMPETITOR	BANKERS FIDELITY
Daily Hospital Confinement Benefit (\$200 / 10 day)	\$21.77	\$20.18
First Day Hospital Confinement (\$250 per confinement)	\$11.14	\$9.48

Choose from one of the above options then add riders from the list below.

Observation Stays	Included in Base	\$0.48
Cancer First Occurrence (\$5,000)	\$16.34	\$13.32
Short Term Care (\$150 day)	\$17.23	\$15.22
Ambulance (\$200)	\$ 4.20 (No Hosp. confinement)	\$0.63 (Hosp. confinement)
Daily Emergency Care (\$150 per day)	Included in Base	\$0.53
Daily Outpatient Surgical (\$500 per day)	\$32.51 (2 occurrences per year)	\$22.84 (1 day per year)
Durable Medicare Equipment (\$200 per event)	N/A	\$6.96
Daily Outpatient Major Diagnostic (MRI, CT, PET) (\$500 max 2 benefits per year)	N/A	\$1.82
Comparison Price*	\$92.05/ month	\$81.98/ month

* Based on 65 year old applicant, price determined using Daily Hospital Confinement & all riders listed above.



ADDS®



Bankers Fidelity Life is rated A- (Excellent) by A.M. Best Company.

Claim your future.



bankersfidelity.com

We support your goals.

At Bankers Fidelity, you are a vital and valued part of our success. That's why our dedication doesn't stop with your clients. We are here for you every step of the way, providing solutions to ensure your success as you rise.

We offer attractive perks, unlimited earning potential, and flexible timetables that encourage personal growth and a healthy balance between your work and your life.

BOLT® (Bankers Online Tools)

Our Bankers Online Tools is a wealth of information at your fingertips. BOLT® offers an exclusive enhanced training experience focusing on product knowledge, marketing resources, and sales skills. Access also grants you special discounted rates on the CE credits you need.

New Agent Onboarding

Personally tailored courses in the Quick Start Learning Path will get you up and running right away.

The Agency Data Distribution System (ADDS®)*

is an Agent Business Portal unique to Bankers Fidelity. This system gives you access to virtually all information necessary to manage your business:

- Reports
- Online Ordering
- Commissions
- Library Resources

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Innovative Technology

Our Agent Online Contracting, simple E-Applications, and Agent Business Portal allow you to take control and remove guesswork from otherwise archaic and time-consuming processes. We provide you with the tools that keep your business growing.

Agent Support Team

Call or Email. Talk with a Home Office person in the way that works best for you. We're always happy to hear from you or help with questions.

Toll-Free: 866-458-7503 or
agentsupport@bflic.com

A Hospital Indemnity Policy is not Medicare Supplement insurance nor is it a substitute for Medicare Supplement insurance. A Hospital Indemnity Policy pays a fixed dollar amount, regardless of expenses, for each day you meet the policy conditions. It does not pay Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance. If you are eligible for Medicare, please read the *Guide to Health Insurance for People with Medicare* available from the Company.

A HOSPITAL INDEMNITY POLICY IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Hospital Indemnity Policy form series B 21602 underwritten by Bankers Fidelity Life Insurance Company®, Atlanta, GA. Limitations and exclusions apply; actual policy provisions control. Rates subject to change on a class basis. Application to determine eligibility required. Product availability and benefits can vary by state.