

IdealFlex Series

Hospital Indemnity

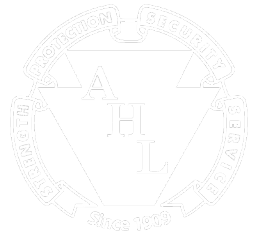
The American Home Life Insurance Company



State Variations May Apply

What is Hospital Indemnity?

Hospital Indemnity pays a cash benefit to the consumers of Medicare Advantage plans to limit their cost responsibility of the plan. The product is built to be customizable to cover the out of pocket costs of the Med Adv plan they are enrolled in.



When is the right time to introduce it?

MEDICARE

- Medicare Advantage
- Medicare Supplements
- Prescription Drug Plans

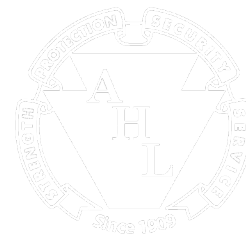
ANCILLARY

- Hospital Indemnity
- Cancer Insurance
- Dental, Vision, Hearing



Why should it be included?

- Clients will have unexpected out of pocket costs
- Cross selling a HI plan will increase retention
- Final Expense clients are Med Advantage clients



Introducing Our New

IdealFlex Series Hospital Indemnity

Underwritten by:

American Home Life Insurance Company

[Learn more](#)

[Contract Now →](#)

Product Highlights

✓ Mission

✓ Excellent Rates

✓ Ages 18-89

✓ 12% Roommate Discount

✓ Ages 64.5-67 (GI Window)

✓ 10 Available

About us

Founded in 1909 in Topeka, KS

Mutual, Independent

\$280,000,000 +

Trusted for Generations[®]



IdealFlex Opportunity Overview



- **Incentives**

- Cash Bonus
- 25K AP to Qualify For Incentive Trip

- **Excellent Process**

- e-App Instant Decision
 - Text authorization
 - Voice authorization
- Contracting/RTS in 24-48 Hours
- Real Access To Staff

IdealFlex Series HIP Specs

- 5 Base Benefits, 10 Optional Riders
- 12% Household Discount
- Unique Base Benefits & Riders
 - Base
 - Pet Boarding, Travel Companion
 - Riders
 - Dual Confinement, Increasing Benefit Rider, Cancer, S-HA

Incentives

2026 PRESIDENTIAL BONUS 1ST QUARTER January 1 - March 31, 2026

When you write....	You get....
\$15,000 - \$17,499	5% \$750 - \$875
\$17,500 - \$19,999	6% \$1,050 - \$1,200
\$20,000 - \$22,499	7% \$1,400 - \$1,575
\$22,500 - \$24,999	8% \$1,800 - \$2,000
\$25,000 - \$27,499	9% \$2,250 - \$2,475
\$27,500 +	10% \$2,750

2026 PRESIDENT'S CLUB

AMELIA ISLAND, FL

4 NIGHT STAY IN A 3 BEDROOM, 3 BATHROOM
LUXURY VACATION HOME

\$50,000
Premium Credit*

2 Roundtrip Airline
Tickets \$500.00 Cash

\$55,000
Premium Credit*

2 Roundtrip Airline
Tickets \$1,00.00 Cash

\$60,000
Premium Credit*

2 Roundtrip Airline
Tickets \$1,500.00 Cash

\$65,000
Premium Credit*

2 Roundtrip Airline
Tickets \$2,000.00 Cash



January 1, 2026 to December 31, 2026

Business must be issued and Paid by December 31, 2026.

Business must be written on no less than 18 lines.

No qualification pro rata. No buy-in qualification. No premium credit will be given for cancellations.



Product Info

Base Options

Daily Hospital Benefit

- **Maximum Days Per Period of Confinement:**
2, 3, 4, 5, 6, 7, 8, 9, 10, 15, 20, 31 Days

Lump Sum Hospital Benefit

Ages: 18-89

Guaranteed Issue: 64.5-70

Unisex Rates

Household Discount = 12%

Base Benefits

Emergency Room/Urgent Care Admission Benefit

Mental Health Confinement Benefit

Pet Boarding Benefit

Travel Companion Lodging Benefit

Observation Admission Benefit

Optional Riders

Next slide →

Optional Riders

- **Ambulance Benefit**
- **Cancer Diagnosis Benefit**
- **Critical Accident & Accidental Death Benefit**
- **Daily Hospital Confinement Increasing Benefit**
- **Dual Hospital Confinement Benefit**

- **Heart Attack & Stroke Diagnosis Benefit**
- **Outpatient Rehabilitation Services Benefit**
- **Daily Skilled Nursing Facility Benefit**
- **Outpatient Surgical Procedure Benefit**
- **Lump Sum Hospital Confinement Benefit**

Daily Increasing Benefit Rider

Policy Overview

- **Rider Name:** Daily Hospital Confinement Increasing Benefit Rider
- **Annual Benefit Percentage Increase:** 5% per completed rider year
- **Maximum Benefit Percentage Increase:** 50%

Eligibility and Application

- **Fixed Indemnity Benefit:**
 - The benefit payable under the Daily Hospital Confinement Indemnity Benefit increases by 5% annually for each full year the rider is active, up to a maximum of 50%.
- **Conditions for Benefit Increase:**
 - The rider must be in force at the time of claim.
 - The benefit increase is calculated based on the number of full years elapsed between the rider's effective date and the date of the loss.
 - The increase applies only to the Daily Hospital Confinement Indemnity Benefit and not to other benefits under the policy or additional riders.

Dual Hospital Confinement Rider

Policy Overview

- **Rider Name:** Dual Hospital Confinement Benefit Rider
- **Benefit Amount:** \$250-\$500 per occurrence
- **Maximum Periods of Confinement Per Calendar Year:** 1

Household Resident:

- The insured's spouse/individual aged 18 or older with whom the insured has continuously resided for the past 12 months.
- Must be the same Household Resident qualifying for the Household Premium Discount under the policy.

Eligibility

- **Concurrent Confinement:** Both the insured and the Household Resident must be confined in a hospital for at least 24 hours due to a loss caused by an injury or sickness.
- **Coverage Conditions:**
 - The insured's hospital confinement must be covered under the policy to which this rider is attached.

IdealFlex Series VS Competitors

IdealFlex Series Hospital Indemnity Market Comparison				
	AHL	Other	Other	Other
Age Range	18-89	40-85	18-85	18-89
GI Window	64.5-70	64.5-70	64.5-65.5	64.5-67
HHD	12%	X	7%	X
Daily or Lump Option	Both	Daily	Daily	Both
Included in Base				
Emergency Room/Urgent Care Admission Benefit	Included	Included	Included	Rider
Mental Health Confinement Benefit	Included	Included	X	X
Pet Boarding Benefit	Included	X	X	X
Travel Companion Lodging Benefit	Included	X	X	X
Daily Observation Admission Benefit	Included	Included	Included	Included
Lump Sum Observation Admission Benefit	Included	X	X	X
Optional Riders				
Ambulance Benefit	Rider	Rider	Rider	Rider
Cancer Diagnosis Benefit	Rider	X	Rider	X
Critical Accident & Accidental Death Benefit	Rider	Rider	X	X
Daily Hospital Confinement Increasing Benefit	Rider	X	X	X
Dual Hospital Confinement Benefit	Rider	X	X	X
Heart Attack & Stroke Diagnosis Benefit	Rider	X	X	X
Outpatient Rehabilitation Services Benefit	Rider	X	X	X
Daily Skilled Nursing Facility Benefit	Rider	Rider	Rider	Rider
Outpatient Surgical Procedure Benefit	Rider	Rider	Rider	X
Lump Sum Hospital Confinement Benefit	Rider	Rider	Rider	X

Rate Chart

Company	Age	50% 3 Day \$350	AHL Rank	50% 5 Day \$350	AHL Rank	55% 3 Day \$350	AHL Rank	55% 5 Day \$350	AHL Rank	Average Rank
AHL	65	\$37.65	1	\$42.69	1	\$34.19	1	\$38.79	1	1
Other	65	\$38.60		\$46.41		\$35.25		\$42.41		
Other	65	\$41.86		\$46.15		\$39.80		\$43.71		
Other	65	\$69.21		\$75.34		\$62.24		\$68.66		
AHL	67	\$39.97	2	\$45.57	1	\$36.34	2	\$41.43	1	1.5
Other	67	\$39.25		\$47.06		\$35.90		\$43.06		
Other	67	\$43.42		\$47.89		\$41.34		\$45.40		
Other	67	\$69.21		\$75.34		\$62.24		\$68.66		
AHL	70	\$42.81	1	\$48.85	1	\$38.92	2	\$44.42	1	1.25
Other	70	\$43.15		\$51.62		\$38.78		\$47.24		
Other	70	\$46.59		\$51.26		\$44.39		\$48.62		
Other	70	\$80.98		\$88.56		\$71.52		\$79.54		
HH Total Monthly Cost Comparison; Ambulance and \$5000 Cancer Riders Included										

Marketing Materials



IdealFlex Series™
FIXED HOSPITAL BENEFIT

AGENT GUIDE



The American Home Life Insurance Company

400 S Kansas Ave Topeka, KS 66603
1-800-876-0199
www.amhomelife.com

For agent use only, not for use in sales presentations.

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UNDERWRITING Disease & Disorder Guide

DISEASE/DISORDER	HIP BASE	CANCER	STROKE/HEART	DETAILS
Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency Virus (HIV)	D	D	N/A	Base- No time frame, always decline, Cancer- 5 year look back
Alcohol/Drug Abuse/Addiction	D	N/A	N/A	Base- 12 month look back
Alzheimer's Disease	D	N/A	N/A	Base- 12 month look back
Amputation	N/A	N/A	N/A	
Amputation with Diabetes	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Asymptomatic Lateral Sclerosis (ALS)	D	N/A	N/A	Base- 12 month look back
Aneurysm (Thoracic, Aortic, Cerebral)	N/A	N/A	D	Stroke/Heart- 5 year look back
Angina	N/A	N/A	D	Stroke/Heart- 5 year look back
Arrhythmia (Left Bundle Branch Block, Heart Block)	N/A	N/A	D	Stroke/Heart- 5 year look back
Assisted Living	D	N/A	N/A	Base- 3 month look back
Atrial Fibrillation	N/A	N/A	D	Stroke/Heart- 5 year look back
Basal Cell Skin Cancer	N/A	N/A	N/A	
Bedridden	D	N/A	N/A	Base- 3 month look back
Bipolar Disorder/ MANIC DEPRESSION	D	N/A	N/A	Base- 12 month look back
Blood Pressure w/ 3 or more medications	N/A	N/A	D	Stroke/Heart- 5 year look back
Bone Marrow Transplant	D	D	N/A	Base- 12 month look back
Brain Tumor (Benign)	N/A	N/A	N/A	
Cerebral Palsy	D	N/A	N/A	Base- 12 month look back
Chronic Bronchitis, COPD, Emphysema and Bronchiectasis	D	D	N/A	Base- 12 month look back, Cancer- 5 year look back
Circulatory Surgery	N/A	N/A	D	Stroke/Heart- 5 year look back
Cirrhosis of the Liver	D	N/A	N/A	Base- 12 month look back
Congestive or Chronic Heart Failure	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Cystic Fibrosis	D	N/A	N/A	Base- 12 month look back.
Defibrillator	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Dementia	D	N/A	NA	Base- 12 month look back
Diabetes with insulin	D	N/A	D	Base- 12 month look back (50 Units), Stroke/Heart-5 year look back
Diabetic Coma	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Diabetic Nephropathy (Kidney Disease)	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Diabetic Neuropathy	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Diabetic Retinopathy	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Down Syndrome/ Mental Retardation	N/A	N/A	N	Base-12 month look back
Duchenne Muscular Dystrophy	D	N/A	N/A	
Fertility Treatments	D	N/A	N/A	Base- Current
Heart Attack	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Heart Birth Defect	N/A	N/A	N/A	
Heart Disease	N/A	N/A	D	Stroke/Heart- 5 year look back
Heart Surgery/ Stent/ Bypass	D	N/A	D	Base- 12 month look back, Stroke/Heart-5 year look back
Heart Valve Disease/Surgery	N/A	N/A	D	Stroke/Heart- 5 year look back

Marketing Materials



IdealFlex Series™
FIXED HOSPITAL BENEFIT

Fixed benefits
to meet your
needs.



The American Home Life Insurance Company

American Home Life was founded in 1909 in Topeka, Kansas. Throughout the last 110+ years, our Midwestern value-oriented culture has enabled us to grow and prosper through multiple world wars, pandemics, and recessions all while fulfilling our obligations to our policyholders, agents, and employees.

As a Kansas company, Midwestern values are deeply rooted into our company's corporate culture. Honesty, integrity and courtesy are qualities we believe our policyholders expect and deserve when they entrust us with their insurance needs. We strive to demonstrate these values every day and at every level of our business because it's the right thing to do.

Introducing the IdealFlex Series™

Hospital stays are expensive whether it is a sudden medical emergency or an expected stay. You can protect yourself and family financially by having the necessary coverage to help pay for medical expenses.

The American Home Life Insurance Company's IdealFlex Series™ is a supplemental Hospital Indemnity Insurance policy that works in combination with major medical insurance to help pay for out-of-pocket expenses, like a hospital stay.



IdealFlex Series™ can help offset the cost of deductibles and co-pays, along with any additional expenses, not covered by your other insurance plans.



¹ <https://www.ahlflex.com/coverage> is hospital indemnity from high medical cost coverage. Insurance Company
² <https://www.ahlflex.com/coverage> is hospital management of older adults

Did You Know?

The average cost of a 3-day hospital stay is **\$30,000***

1 in 5

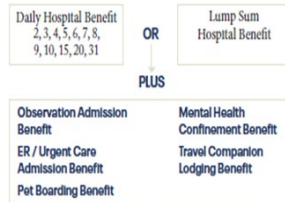
Americans aged 65 and older require a hospital stay at least once this year.²



IdealFlex Series™ Included Benefits

American Home Life goes beyond standard coverage options.

Our Base Plan Includes:



Guaranteed Issue for ages 64.5-67

IdealFlex Series™ Optional Benefit Riders

Tailor Your Plan to Meet Your Needs

At American Home Life, we believe your coverage should be as unique as your needs. That's why our Hospital Indemnity Plan offers a range of optional riders, allowing you to enhance your protection with benefits that fit your lifestyle.

Ambulance Benefit	Critical Accident & Accidental Death Benefit
Daily Skilled Nursing Facility Benefit	Daily Hospital Confinement Increasing Benefit
Outpatient Surgical Procedure Benefit	Lump Sum Hospital Confinement Benefit
Outpatient Rehabilitation Services Benefit	Heart Attack & Stroke Diagnosis Benefit
Dual Hospital Confinement Benefit	Cancer Diagnosis Benefit

1 in 2
MEN
and
1 in 3
WOMEN

will be diagnosed with cancer in their lifetime.²



The American Home Life Insurance Company



www.ahmlife.com

THIS PRODUCT IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).

This Hospital Indemnity Insurance product provides limited benefits to a stated amount regardless of the actual expense incurred.

Hospital Indemnity Insurance products issued by AML. Policy form HIP Pol 24 (or state equivalent), rider form HIP Acc 24,

HIP Amb 24, HIP Cancer 24, HIP DC 24, HIP HAS 24, HIP Inc Ben 24, HIP Lump 24, HIP Rehab 24, HIP Sng 24, HIP SNF 24 (or state equivalent).

This is a limited health benefit policy.

This is a solicitation of insurance. You may be contacted by an insurance agent.

Underwritten by: The American Home Life Insurance Company
400 S Kansas Ave Topeka, KS 66601
Domicile State: KS

e-Application Overview

**Instant Decision – Green/Yellow/Red
Yellows Handled Immediately**

**Signature Methods
Text Authorization
Voice Authorization**

True SS Billing

Fastest e-Application in the industry!

The screenshot shows a web interface for 'Run a Quote' on the American Home Life Insurance Company website. The header includes the company logo and navigation links for 'Dashboard', 'Run a Quote', and 'Contact Us'. The main heading is 'Run a Quote' with a sub-heading 'Let's Get Started'. A note states: 'Please fill out your client's information below. Items with * are required.' The form contains several fields: 'Number of applicants' (radio buttons for One and Two, with One selected), 'Apply Household Discount?' (checkbox for Yes, apply an HDD), 'First name' (text input), 'Birthdate' (text input), 'Does applicant smoke?' (checkbox for Yes, applicant smokes), 'Daily benefit amount' (dropdown menu), 'Payable days per benefit period' (dropdown menu), 'State' (dropdown menu), and 'Requested effective date' (text input). A 'Run quote!' button is located at the bottom right of the form area.

The American Home Life Insurance Company

Dashboard Run a Quote Contact Us

Run a Quote

Let's Get Started

Please fill out your client's information below. Items with * are required.

* Number of applicants Apply Household Discount?
 One Two Yes, apply an HDD

* First name * Birthdate Does applicant smoke?
 Yes, applicant smokes


* Daily benefit amount * Payable days per benefit period

* State * Requested effective date

[Run quote!](#)

Contracting Overview

Instant Writing Number
Ready-to-Sell in 24-48 hours
Fastest contracting in the industry!

eContract ▾ Contact Us

eContract Invite.

Send an agent an eContract invitation.

Send eContract Invite

To invite a sub-agent to contract with AHL, please fill out the information below. The agent will receive an email which contains a special link and instructions on how to start the contracting process.

Items with * are required.

* Send on behalf of

* Recipient's first name

* Recipient's last name

* Recipient's email address

* Commission level

* Advancing

Pay on Draft No

Additional comments

Thank you!

Contact Information

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(785) 235-6276

www.amhomelife.com

