



Intensive Care Protector™ Insurance Policy

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

A study from academic researchers found that 66.5 percent of all bankruptcies were tied to medical issues — either because of high costs for care or time out of work.* An estimated 530,000 families turn to bankruptcy each year because of medical issues and bills, the research found. That's why Globe Life Liberty National Division developed specific coverage for intensive care.

*Source: CNBC, This is the reason most Americans file for bankruptcy
2019 <https://www.cnbc.com/2019/02/11/this-is-the-real-reason-most-americans-file-for-bankruptcy.html>

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. Both regular room and ICU benefits are not payable for the same day of confinement.
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 date the child ceases to be dependent on you, ceases to live in your household (if not a full or part-time student), ceases to be a full-time or part-time student (if not living with you), or age 25. Coverage on mentally or physically incapacitated children may continue even longer.
- 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, not including acts of terrorism (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 TRICARE (formerly 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, or adopted newborn, 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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