

# Why APL Everyday Solutions?

APL's Hospital Indemnity Insurance with Accident and Critical Illness Benefits—All in One



Accident, Critical Illness and Hospital Indemnity insurance plans can help provide peace of mind and important benefits when you need them most.

Everyday Solutions plans provide benefits from three of the fastest-growing supplemental insurance products<sup>1</sup> for **one easy decision** to fit your everyday life.

## What's Your Plan?

Simply choose the plan that best matches your way of life and get more financial protection where you need it most.

### Consider Peace of Mind

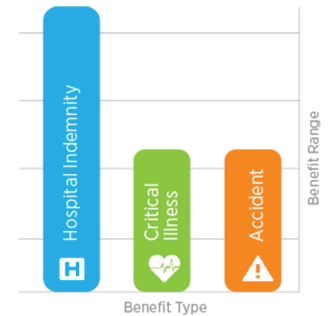
Average length of a hospital stay is over four days.<sup>2</sup>



#### If Your Way of Life Needs

Benefits that focus on the costs of being admitted to a hospital due to an injury or covered sickness.

The Everyday Solution is Hospital Focused Plan



### Protecting Financial Future

Nearly half (44%)



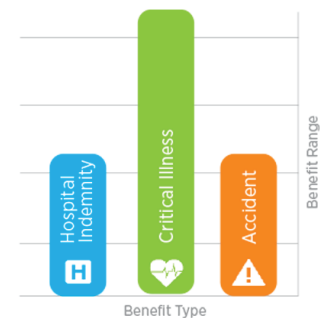
of insured American adults say it is difficult for them to pay their health deductible.<sup>3</sup>



#### If Your Way of Life Needs

Benefits that focus on the expenses of a critical illness such as cancer, stroke and heart attack.

The Everyday Solution is Critical Illness Focused Plan



### Preparing for Unexpected Costs



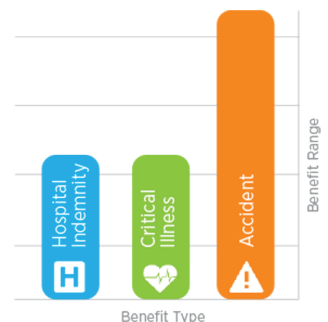
Every 1 second, a person suffers an injury requiring medical attention.<sup>4</sup>



#### If Your Way of Life Needs

Benefits that focus on the unexpected costs of treating covered accidents.

The Everyday Solution is Accident Focused Plan



1. LIMRA: U.S. Workplace Supplemental Health Insurance; 3Q2021, P5

2. AHRQ Healthcare Cost and Utilization Project, National Inpatient Sample as of January 27, 2021

3. Kaiser Family Foundation: KFF Health Tracking Poll—March 2022: Economic Concerns and Health Policy, The ACA, and Views of Long-term Care Facilities; March 31, 2022

4. National Safety Council, Injury Facts, 2022 Web.



Underwritten by American Public Life Insurance Company. A hospital is not an institution, or part thereof, used as a place for rehabilitation, a place for rest or for the aged, a nursing or convalescent home, a long-term nursing unit or geriatrics ward, or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients. This product has limitations and exclusions, all benefits may not be available in all states, does not replace Workers' Compensation Insurance and is inappropriate for people who are eligible for Medicaid coverage. Group Limited Benefit Hospital Indemnity Insurance Policy.