

# GAPS IN COVERAGE TO CONSIDER

## 1) Hospitalization Expenses

- a. *In-patient co-pays (per day)*
- b. *In-patient co-insurance*

## 2) Post-Hospital Care

- a. *Home health care*
- b. *Facility based care*

## 3) Cancer Diagnosis

- a. *Potential \$10,000+ insurance won't cover*
- b. *Travel costs involved to accessing the best care possible.*
- c. *Wage loss for self or family caretakers*

## 4) Heart Attack / Stroke

- a. *High costs of prescription drugs*
- b. *Access to out-of-network Specialists*

## 5) Dental / Vision / Hearing

- a. *Routine dental cleanings, dental work*
- b. *Eye exam, glasses or contacts*
- c. *Hearing checks, hearing aids*

## 6) Funeral Expenses

- a. *Social Security only pays \$255*
- b. *Burial or cremation*
- c. *Service, casket, flowers, cemetery plots, monuments, obituary listing, transportation*
- d. *Cost of family gathering: meals, hotel rooms, flights, time off work*