

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*