

# Hospital Confinement Insurance

## **HospitalWise™**

No matter how good your medical insurance, if you are hospitalized for an injury or sickness there will probably be medical expenses and out-of-pocket costs that aren't covered. HospitalWise from SureBridge provides an extra layer of financial protection so you can focus on what really matters.





## You Can Prepare for a Hospital Stay

We can't predict when an injury or sickness may put us into the hospital, but there is a way to make sure that the medical expenses we incur are kept under control: direct cash payments from HospitalWise™.

Most major medical insurance plans only pay a portion of hospital expenses. Maintaining your financial security includes planning for costs related to hospitalization.

***Cash benefits are paid directly to you, not your doctor or hospital.***

Out-of-pocket medical expenses can add up! With benefits up to \$1,000 per day, you can use the HospitalWise cash payments to help cover costs for items such as:

- Out-of-network providers
- Mortgage payments
- Utility bills
- Prescriptions
- Car payments
- Caregivers

When you combine HospitalWise with a health insurance plan, it can provide an extra layer of financial protection – for anyone up to age 90 – to help you feel more comfortable with your insurance coverage.



## Can You Afford a Hospital Stay?

- Can you afford \$10,000? Each day you stay in the hospital costs an average of more than \$2,000,<sup>1</sup> with most stays lasting 4.5 days.<sup>2</sup> That's almost a full work week, and it's more than \$10,000 for one injury or sickness.
- Can you afford unexpected bills? Even if you have health insurance, your out-of-pocket costs for hospitalization will still typically be more than \$1,000.<sup>3</sup>
- Can you afford a medical surprise? Hospitalization due to more serious conditions such as a heart attack or appendicitis usually average \$1,500 or more.<sup>3</sup>

## HospitalWise™ at a Glance

- Pays up to a \$1,000 daily benefit for each day of confinement in a hospital due to sickness or injury with no waiting period
- Benefits paid directly to you – not your doctor or hospital
- Coverage is available for the whole family – you, your spouse, and your kids
- Affordable premiums that do not increase as you get older with coverage starting at just under \$7.00 per month<sup>4</sup>
- Additional benefits for outpatient surgery, emergency room visits, and more are available



## No-Hassle Application Process

- Sign up in minutes!
- No medical history checks
- No prescription checks
- No personal history interview

<sup>1</sup>1999 - 2015 AHA Annual Survey, Copyright 2016 by Health Forum, LLC, an affiliate of the American Hospital Association. Special data request, 2016. Available at <http://www.ahaonlinestore.com> | <sup>2</sup><https://www.hcup-us.ahrq.gov/reports/statbriefs/sb180-Hospitalizations-United-States-2012.pdf> | <sup>3</sup>JAMA Intern Med. 2016;176(9):1325-1332. doi:10.1001/jamainternmed.2016.3663 - <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2530418> | <sup>4</sup>25 year old female at \$500 daily benefit level. Premiums may vary by state.



## HospitalWise™ Features

With the HospitalWise plan from SureBridge, a daily cash benefit will be paid directly to you, in addition to any other health insurance coverage you may have, for hospital confinement due to sickness or injury. With a wide range of benefit level options, you have the flexibility to choose the coverage that best fits your needs and budget.



### Benefit Amounts:<sup>1</sup>

\$50 - \$1,000 per day



### Benefit Periods:<sup>1</sup>

3, 6, 10, 21, 180, or 365 days



### Issue Ages:

0 through 90



### Renewability:

Renewable for life!

### Additional Plan Benefits

- **Hospital Observation:** Pays 100% of the Hospital Confinement Benefit per day for a maximum of 4 times per year when you're admitted to a hospital for a 12- to 24-hour observation period.
- **Mental or Nervous Disorder Benefit:** Pays a daily benefit of \$250 for a maximum of 7 days per year for confinement due to a mental or nervous disorder.

<sup>1</sup>Benefit amounts and periods may vary by state. Please refer to your Policy for details.

## Boost Your Benefits With Additional Riders

HospitalWise™ optional riders provide access to more benefits, payable in addition to the base daily benefits. The following optional riders are available for an additional cost, and all benefits are payable per insured person.

### Worried About Staying in the Hospital?

The Lump-Sum Hospital Confinement Rider pays a lump-sum benefit of \$250 - \$3,000 once per year for confinement due to sickness or injury in addition to the plan benefits. Form CH-26132-IR, or its state variation.

### Do Outpatient Surgery Expenses Concern You?

The Outpatient Surgery Rider pays a benefit of \$250 - \$2,000 twice per year for outpatient surgical procedures resulting from sickness or injury. Form CH-26133-IR, or its state variation.

### Do You Want Skilled Nursing Care?

The Skilled Nursing Facility Rider pays a daily benefit of \$100 - \$500 for confinement in a skilled nursing facility resulting from a sickness or injury. Must begin within 30 days of hospital confinement. Form CH-26134-IR, or its state variation.

**Benefit periods<sup>1</sup>:** Days 1 – 20, Days 21 – 100, Days 1 – 100

### Concerned About Emergency Room Costs?

The Emergency Care Rider pays a benefit of \$100 - \$500 four times per year for emergency room visits due to sickness or injury. Form CH-26135-IR, or its state variation.

### Does the Cost of Ambulance Rides Worry You?

The Ambulance Transport Rider pays a benefit of \$100 - \$500 four times per year for ambulance transportation resulting in hospital confinement due to a sickness or injury. Form CH-26138-IR, or its state variation.

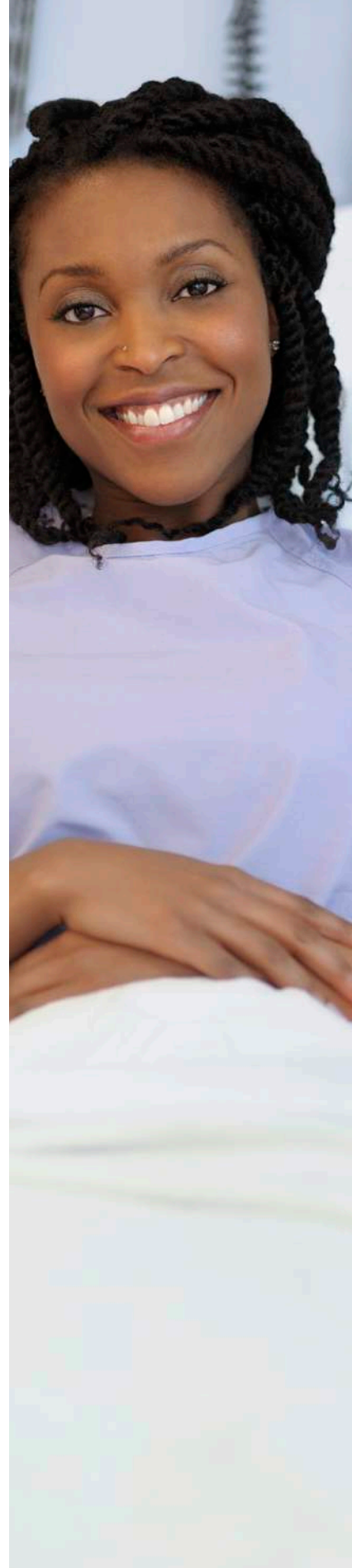
### Could Major Diagnostic Exam Costs Hit Hard?

The Outpatient Major Diagnostic Exam Rider pays a benefit of \$100 - \$500 two times per year for the following exams: CT, MRI, PET, CTA, EEG and EKG. Limited to 1 exam per insured person, per day. Form CH-26136-IR, or its state variation.

### Wellness Rider (Great for Families!)

Our Wellness Rider offers an incentive to stay healthy and help keep health care costs under control because individuals who have annual preventive care exams could detect diseases and conditions early. The Wellness Rider pays a benefit of \$50 per year for covered wellness exams, including physicals, blood tests, colonoscopies, mammograms, vision exams, and more. That's a benefit of up to \$200 for a family of four.<sup>2</sup> Form CH-26137-IR, or its state variation.

Rider availability may vary by state. Riders are subject to all Policy provisions, exclusions and limitations. | <sup>1</sup>ND does not have Days 21-100 | <sup>2</sup>Wellness Rider may be subject to a waiting period. Please refer to Rider for details.



## IMPORTANT NOTICE TO PERSONS ON MEDICARE. THIS IS NOT MEDICARE SUPPLEMENT INSURANCE.

Some health care services paid for by Medicare may also trigger the payment of benefits under the Policy.

This insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. The Policy does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- outpatient prescription drugs if you are enrolled in Medicare Part D
- hospice
- physician services
- other approved items and services

The Policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.

### BEFORE YOU BUY THIS INSURANCE

- ✓ Check the coverage in all health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

## HospitalWise™: Other Important Information

### Definitions (See Policy for Other Important Definitions):

- **Hospital** means an institution operated pursuant to its license for the care and treatment of sick and injured persons or persons with mental or nervous disorders for which a charge is made that the insured person is legally obligated to pay. The institution must: 1) Maintain on its premises organized facilities for medical, diagnostic and surgical care for sick and injured persons or persons with mental or nervous disorders on an inpatient basis; 2) Maintain a staff of one or more duly licensed physicians; 3) Provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.); and 4) Be accredited as a hospital by the Joint Commission on Accreditation of Hospitals.<sup>1</sup>
- **Hospital Observation** means an insured person is admitted to a hospital for observation for period of not less than 12 hours but not more than 24 hours.
- **Mental or Nervous Disorder** means any condition or disease, regardless of its cause, listed in the most recent edition of the International Classification of Diseases as a mental disorder, including but not limited to neurosis, psychoneurosis, psychopathy, psychosis, bipolar Affective Disorder or Autism. For the purpose of this definition, suicide, attempted suicide, or any intentionally self-inflicted injury is considered a mental or nervous disorder.<sup>2</sup>
- **Pre-Existing Condition** means a medical condition, sickness or injury not excluded by name or specific description for which: 1) medical advice, consultation, or treatment was recommended by or received from a medical practitioner acting within the scope of his or her license, within the six-month period before the effective date of coverage or 2) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the six-month period before the effective date of coverage.<sup>3</sup>

### EXCLUSIONS AND LIMITATIONS

**We will not provide any benefits for any loss caused by, resulting from, or in connection with:** Any care or benefits which are not specifically provided for in the Policy | Any act of war, declared or undeclared<sup>4</sup> | Active military duty in the service of any country<sup>5</sup> | Participation in a riot, civil commotion or insurrection<sup>6</sup> | Mental or nervous disorders, unless otherwise stated in the Policy | Mandibular or maxillofacial surgery to correct growth defects after one year from the date of birth, jaw disproportions or malocclusions, or to increase vertical dimension or reconstruct occlusion<sup>7</sup> | Weight loss or modification, or complications arising therefrom, or procedures resulting therefrom, or for surgical treatment of obesity, including wiring of the teeth and all forms of surgery performed for the purpose of weight loss or modification<sup>8</sup> | Breast reduction or augmentation unless necessary in connection with breast reconstructive surgery following a mastectomy performed while insured under the Policy<sup>9</sup> | Modification of the physical body in order to improve the psychological, mental or emotional well-being of the insured person, such as sex-change surgery | Payment for care for military service connected disabilities for which the insured person is legally entitled to services and for which facilities are reasonably available to the insured person and payment for care for conditions that state or local law requires be treated in a public facility<sup>10</sup> | Experimental or investigational medicine<sup>11</sup> | Any treatment or procedure that either promotes or prevents conception or prevents childbirth, including but not limited to: 1) artificial insemination 2) in-vitro fertilization or other treatment for infertility 3) treatment for impotency 4) sterilization or reversal of sterilization or 5) abortion (unless the life of the mother would be endangered if the fetus were carried to term), unless otherwise stated in the Policy<sup>12</sup> | Cosmetic surgery<sup>13</sup> | Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism or any other refractive error | Operating any motorized passenger vehicle for wage, compensation or profit<sup>14</sup>

<sup>1</sup>AK: removes 4) IA: revises 1) to 'be operated pursuant to Iowa law', revises 2) to 'be primarily and continuously engaged in providing and operating, either on its premises or in facilities available to the hospital on a prearranged basis and under the supervision of a staff of duly licensed physicians, medical, diagnostic and major surgical facilities for the medical care and treatment of sick or injured persons on an inpatient basis for which a charge is made' and removes 4) entirely IL: adds 'or in facilities having an agreement to provide' after 'organized facilities for' LA, MO, TN: removes 'for which a charge is made that the insured person is legally obligated to pay' LA: adds '5) is owned and operated by the State of Louisiana or any of its political subdivisions' MO: revises 'operated pursuant to its license' to 'which operates pursuant to law' and revises 4) to 'be a legally constituted institution and operates pursuant to law' PA: removes 'and surgical care' from 1), removes 2) entirely, and adds 'or the American Osteopathic Association' to 3) UT: revises to 'Hospital means a facility that is licensed and operating within the scope of such license' | <sup>2</sup>MN: removes the last sentence entirely PA: adds 'Mental or Nervous Disorder does not include Alzheimer's disease or similar forms of dementia resulting from degenerative diseases, stroke, head trauma or viral infection' UT: revises 'bipolar Affective Disorder or Autism' to 'or any other mental or emotional disease or disorder which does not have a demonstrable organic cause' and removes last sentence | <sup>3</sup>DC: removes 'an ordinarily prudent' ND, NE, WY: removes 2) entirely NC: removes 'not excluded by name or specific description' and 2) entirely NM: revises 2) to 'the condition manifested within the six month period before the effective date of coverage, which would cause an ordinarily prudent person to seek diagnosis, care or treatment' PA: removes 'consultation' and 2) entirely | <sup>4</sup>NC: adds 'except for terrorism' | <sup>5</sup>AR: adds 'upon receipt of written request, premiums will be refunded on a pro-rata basis for the period of such military services' PA: adds 'subject to the Military Service Reinstatement provision' | <sup>6</sup>MI: revises to 'participation in a civil infraction or other activity that rises to the level of a misdemeanor or felony' NC: adds 'active' before 'participation' PA: removes 'civil commotion' UT: adds 'voluntary' before 'participation' | <sup>7</sup>AZ, NC: removes entirely | <sup>8</sup>IL: adds 'except for morbid obesity' after 'treatment of obesity' | <sup>9</sup>IN: removes 'performed while insured under the Policy' | <sup>10</sup>TN: removes 'and payment for care for conditions that state or local law requires be treated in a public facility' | <sup>11</sup>AK: removes entirely | <sup>12</sup>KY: revises 'including but not limited to' to 'for example' TN: adds 'or the fetus is non-viable' after 'carried to term' | <sup>13</sup>NC: adds 'except for congenital defects or anomalies associated with cleft lip or cleft palate' PA: adds 'except when necessitated by a covered sickness or injury' | <sup>14</sup>IL: removes entirely

# HospitalWise™: Other Important Information (Continued)

## EXCLUSIONS AND LIMITATIONS (Continued)

### We will not provide any benefits for any loss caused by, resulting from, or in connection with:

Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly<sup>1</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly<sup>2</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>3</sup> | Committing or trying to commit a felony<sup>4</sup> | Normal pregnancy, except for complications of pregnancy while hospital confined<sup>5</sup> | Hospital confinement for routine or normal newborn child care | Mountaineering using ropes and/or other equipment, parachuting, hang gliding, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 130 feet, motorized racing, para-sailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding<sup>6</sup> | Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline certified by U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip<sup>7</sup> | Care received outside of the United States.<sup>8</sup>

**Pre-Existing Condition:** We will not provide benefits for any loss resulting from a pre-existing condition, as defined in the Policy, unless the loss is incurred at least six months after the effective date of coverage for an insured person.<sup>9</sup>

## Coverage Information:

- **COVERAGE BEGINS:** Once Chesapeake has approved your application based on the information you provided, the effective date of the coverage for you and your eligible dependent, if any, listed in the application and accepted by Chesapeake will be the policy date shown in the Policy Schedule.
- **RENEWABILITY:** Your Policy is guaranteed renewable, subject to Chesapeake's right to discontinue or terminate coverage as provided in the Termination of Coverage section of the Policy.<sup>10</sup>
- **PREMIUM CHANGES:** Chesapeake reserves the right to change the table of premiums, on a class basis, becoming due under the Policy at any time and from time to time; provided, Chesapeake has given you written notice of at least 31 days prior to the effective date of the new rates.<sup>11</sup>
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy and attached riders, if any: At the end of the period for which premium has been paid, (subject to the Grace Period)<sup>12</sup> | If your mode of premium is monthly, at the end of the period through which premium has been paid following our receipt of your request of termination<sup>13</sup> | If your mode of premium is other than monthly, upon the next monthly anniversary day following our receipt of your request of termination. Premium will be refunded for any amounts paid beyond the termination date<sup>14</sup> | On the date you perform an act or practice that constitutes fraud or make an intentional misrepresentation of material fact, relating in any way to the coverage provided under the Policy, including claims for benefits under the Policy<sup>15</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>16</sup> | On the date an insured person is no longer a permanent resident of the United States | Your dependent's coverage will terminate at the end of the month following the date such dependent ceases to be an eligible dependent. Premium will only be refunded for any full months paid beyond the termination date.<sup>17</sup>

<sup>1</sup>AL, AZ, IL, KS, KY, WY: adds 'unless taken (used for WY) as prescribed by a physician' IL: removes 'directly or indirectly' IN, MN, NE: adds 'unless administered on the advice of a physician' MI: removes entirely MN: removes 'including alcoholism' PA: revises to 'any loss sustained or contracted in consequence of the insured person being intoxicated or under the influence of any narcotic, unless administered on the advice of a legally qualified physician' TN: adds 'intentional' before 'overdose' | <sup>2</sup>AL, AZ, KS, KY, WY: adds 'unless taken (used for WY) as prescribed by a physician' AL: removes 'or under the influence of intoxicants' IL: revises to 'being intoxicated or under the influence of intoxicants that which is defined and determined by the laws of the state where the loss or cause of the loss was incurred, hallucinogens, narcotics or other drugs, unless taken as prescribed by a physician' AK, IN, MN, NC: adds 'unless administered on the advice of a physician' LA: removes 'or other drugs' and adds 'unless administered by a physician' KY: removes 'or other drugs' MI, PA: removes entirely MN: removes 'intoxicants' and adds '(limited to an insured person driving or operating a motor vehicle and who has been determined to have a blood alcohol level exceeding the legal limit as defined by state law)' after 'intoxicated' NE: revises to 'an intentional overdose of drugs, being intoxicated or under the influence of any narcotic, unless administered on the advice of a physician, or other illegal drugs, directly or indirectly' TN: revises to 'being intoxicated or under the influence of any narcotic unless administered on the advice of a physician' UT: removes 'being intoxicated or under the influence of intoxicants' and adds the new exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit as defined by the laws and jurisdiction in which the loss occurs' | <sup>3</sup>IL: removes 'or indirectly' and 'or illegal activity' MO: removes 'or your being incarcerated' NE: removes 'directly or indirectly' and 'or illegal activity' PA: revises to 'any loss to which a contributing cause was the insured person's commission of or attempt to commit a felony, or to which a contributing cause was the insured person's being engaged in an illegal occupation' TN: removes 'or illegal activity' UT: adds 'as a voluntary participant' after 'illegal activity' | <sup>4</sup>MI: revises to 'commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation or other willful criminal activity' UT: adds 'as a voluntary participant' | <sup>5</sup>ND, PA, TN: removes 'while hospital confined' | <sup>6</sup>IA: revises to 'aviation, including experimental aviation or ultra-light flying' IL: removes entirely NE: removes 'or unorganized' and adds 'organized' before 'motorized' | <sup>7</sup>IL: revises 'travel in or descent from any vehicle or device for aerial navigation' to 'aviation' | <sup>8</sup>AK: adds 'or Canada' NC: adds the exclusion 'services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act' PA: adds the new exclusion 'your being incarcerated' | <sup>9</sup>IL: revises terminology to 'Pre-Existing Condition Limitation' NC: adds 'pre-existing conditions do not apply to insured person that are sixty-five (65) or older on the Policy effective date, unless specifically excluded by rider' | <sup>10</sup>IA, KS, KY, ND, TN: revises 'guaranteed' to 'conditionally' NC: revises to 'Your Policy is guaranteed renewable, at the option of the insured, unless sufficient notice of non-renewal is given to you in writing by us. This Policy is subject to the company's right to discontinue coverage as provided in the Termination of Coverage section of the Policy' PA: removes 'guaranteed' | <sup>11</sup>IL: removes 'and from time to time' AK, LA, NC, UT: revises '31 days' to '45 days' LA: adds 'Such rates will not increase more than once each six-month period, following the initial twelve-month period. The premium for the Policy is based on the issue age of the insured person at the time in which the Policy becomes effective' KY: revises to 'We reserve the right to change the table of premiums, on a class basis; however, the premium table will not be increased within 12 months from the date of issue or date of renewal. The premium for the Policy may also change in amount by reason of a change in occupation, the insured person's change in geographic location or an increase in the Policy's benefit level. If we change the premiums, we will give the insured person a written notice of at least 31 days prior to the effective date of the new rates.' NC: revises 'at any time and from time to time' to 'for a period not less than twelve months' and adds 'and the new rates are approved by the Commissioner of North Carolina Department of Insurance' NM: revises '31 days' to '60 days' PA: adds 'and any increase in premium rates has been approved by the Pennsylvania Department of Insurance' | <sup>12</sup>ND: adds 'not' before 'been paid' | <sup>13</sup>KS: removes entirely AK, OH: revises to 'on the date we receive your request of termination' | <sup>14</sup>AK, KS, OH: removes entirely | <sup>15</sup>NC: adds '(subject to the Incontestability provision)' after 'fraud' and adds 'within 2 years of the effective date of the coverage' after 'material fact' | <sup>16</sup>AK: adds 'We will give you at least 45 days notice before the date coverage will be discontinued.' LA: adds '(we will provide written notice to you of such discontinuation at least 60 days prior to the date coverage will discontinue)' NC: adds 'we will provide you with a 180 day notice in the event we terminate this plan' | <sup>17</sup>AK: revises last sentence to 'We will promptly return any unearned portion of the premium paid, but in any event shall return the unearned portion of the premium within 45 days. The earned premium shall be computed on a pro-rata basis.' KY: removes last sentence

For use in AK, AL, AR, AZ, CO, DC, DE, IA, IL, IN, KS, KY, LA, MI, MN, MO, MS, NC, ND, NE, NM, OH, PA, TN, UT, WI and WY

For a complete listing of benefits, exclusions and limitations, please refer to your Policy. In the event of any discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. Form CH-26131-IP (9/17), or its state variation.



**Navigate Life's Twists & Turns**  
with the SureBridge portfolio of supplemental  
and life insurance products

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Weekdays 8:00 a.m. to 5:00 p.m. in all time zones



## About Us

SureBridge is one of the leading brands of supplemental insurance coverage in the United States, helping to provide financial security for Americans of all ages and their families. Our comprehensive portfolio of products is available from licensed insurance agents in 46 states and the District of Columbia and is available through HealthMarkets Insurance Agency Inc., as well as through other unaffiliated insurance distributors. SureBridge policyholders can receive direct cash benefits for expenses caused by unexpected medical issues, sustained illnesses, and end-of-life challenges.

The SureBridge portfolio includes dental, vision, and other insurance plans that complement an individual's health insurance. These plans help provide an additional layer of protection in the event of accidental injury, catastrophic illness, hospitalization, or cancer.

### Notice to Our Customers About Supplemental Insurance

- The supplemental plan discussed in this document is separate from any health insurance coverage you may have purchased with another carrier.
- This plan provides optional coverage for an additional premium. It is intended to supplement your health insurance and provide additional protection.
- This plan is not required in order to purchase health insurance with another carrier.
- This plan should not be used as a substitute for comprehensive health insurance coverage. It is not considered Minimum Essential Coverage under the Affordable Care Act.

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