# SHORT TERM RECOVERY CARE INSURANCE

PROTECTING YOUR FUTURE TODAY®

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## WHY SHORT TERM RECOVERY CARE INSURANCE?

You can't predict the future, but you can prepare for it. How will you pay for the unexpected accident or illness that requires a short stay in a Nursing or Assisted Living Facility or for Home Health Care, Adult Day Care or Hospice Care?

Regardless of the kind of insurance you have, Short Term Recovery Care Insurance can help protect your financial future. You could use your savings or retirement income to help pay for your recovery, or you can rely on us to help you protect your assets, rather than exposing them to risk.

According to the US Department of Health & Human Services, at least 7 out of 10 people who reach age 65 will use skilled or custodial care someday.* The average cost for a private room in a nursing home is $6,965 per month, and the cost may increase in the future.*

*www.LongTermCare.org

### We can help provide peace of mind about:

**Your Future.** Who will take care of you if you're unable to take care of yourself?

**Your Finances.** Do you have the income and assets to pay for your care?

**Your Independence.** What options are available that might allow you to maintain as much of your independence as possible?

## REASONS TO CONSIDER

### Issue Ages 18-79

### Elimination Period

Choose 0, 15 or 30 days

### Daily Benefit Amount Options

$100 - $300 in $10 increments
Pays actual charge up to the selected daily benefit amount

### Lifetime Maximum Benefit Period Options

120, 240 or 360 days

### One-Time Restoration of Lifetime Maximum Benefit Period

### Bed Reservation Benefit

### *Save 10% with a Household Discount*

When two or more people living in the same household apply at the same time for the Short Term Recovery policy and at least two policies are issued. (Not available in Ohio.)

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## Benefit Period

1. Days of confinement in a Nursing Facility, Assisted Living Facility or Hospice Care Facility.
2. Days of Home Health Care or Adult Day Care services; or
3. Any sequence of 1 & 2
   This includes days of Covered Care due to the same or related conditions, not separated by at least 180 days during which the insured is free of Covered Care.

## Eligibility For Benefits

Your Physician or Licensed Health Care Practitioner must show that you meet one of the following benefit qualifiers:

You need Substantial Assistance to perform at least two of the six Activities of Daily Living (eating, dressing, toileting, transferring, continence and bathing).

You require substantial supervision and direction due to Cognitive Impairment.

## Pre-Existing Conditions Limitation

This policy will not provide coverage for pre-existing conditions if the loss occurs or the confinement begins within the first 180 days after your policy is effective.

## 30-Day Right to Examine

You have 30 days after you receive the policy to examine it and return it to us or the producer if you are dissatisfied. We will then refund the premium you paid and void the policy.

## Guaranteed Renewable

This insurance will remain in force as long as your premiums are paid on time, subject to the Lifetime Maximum Benefit Period Provision and our limited right to change premium.

## WHY SHOULD YOU BUY FROM US?

Medico® Insurance Company was one of the pioneers of Long Term Care insurance sales. Through that journey, we discovered many reasons why short-term coverage is so important. Plus, you want to do business with a compnay you can trust. You want good service. You want products that meet your needs.

## OPTIONAL RIDERS

(Additional premium is required)

- **Survivorship Benefit**
  When eligible, no further premium payments are required for the insured after the death of the insured's spouse. (Certain conditions apply. Not available in Illinois and Montana.)

- **Inflation Protection Rider**
  Provides added protection to guard against added health care costs.

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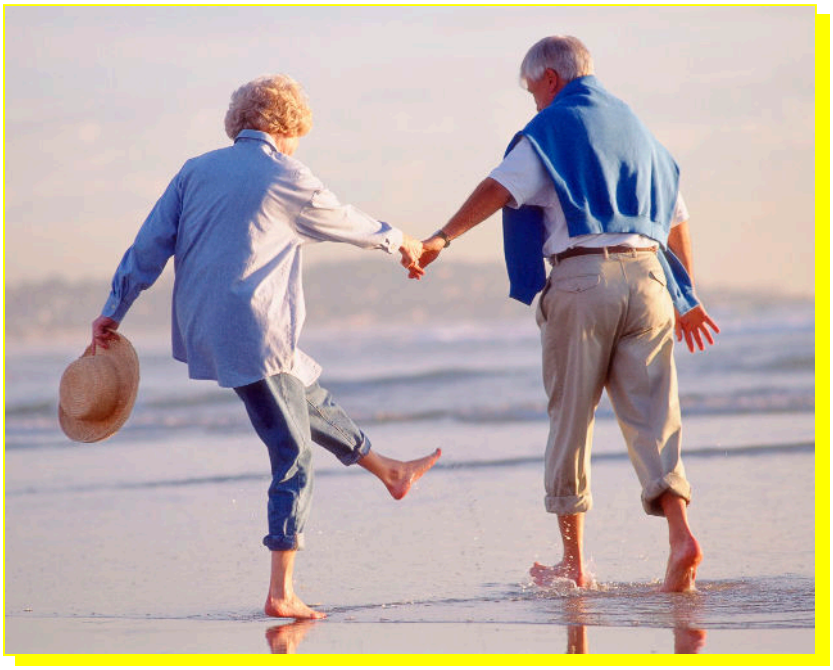

# ABOUT THE COMPANY

## PROTECTION FROM A FINANCIALLY STRONG COMPANY

Medico® Insurance Company has served the insurance needs of Americans since 1930, establishing a proven track record in providing quality insurance solutions. Today, Medico® Insurance Company's products are designed to help protect the financial wellbeing of our policyholders while our employees are dedicated to providing the kind of customer service they deserve.

To learn more about Medico® Insurance Company and the products we offer, we invite you to visit our website at www.GoMedico.com.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. For costs, exclusions and limitations and further details of the coverage, see your producer or contact Medico® Insurance Company. This is a solicitation of insurance and a licensed agent/producer may contact you. THIS IS A LIMITED POLICY.

Policy Forms: NHA30-C, NHA30(OH)-C NHA30(MO)-C, NHA30(OR)-C, NHA30(PA)-C, NHA30(TN)-C

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