

Short Term Care

Benefits of Short-Term Recovery Care Plans



- **Affordable alternative to LTC**
- Medicare covers partial or limited services
- Recovery care (w/o insurance) is costly \$5k-\$10k month
- You CHOOSE Where you want to recover
- Recovery helps individuals live longer healthier lives
- Cash benefits paid directly to the provider or insured
- Helps cover unexpected costs and provide peace of mind in case of sudden health changes.

*Not available in all states.

Short Term Care

Affordable Alternative To Long Term Care

Medicare does not cover:

- Extended Nursing Facility care
- Assisted Living Facility services
- Home Health Care for Custodial based care
- Ability to choose where to RECOVER

*Not available in all states.



Short Term Care

Why Short Term Care?

- 70% of seniors will need some type of Facility or Home care
- Rising Costs:
 - Assisted Living Facility - \$5,000/month
 - Home Health Aid - \$4,000/month
 - Nursing Home - \$10,000/month
- Desire to remain living independently
- Choice of where to Recover

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Short Term Care



Nursing Facility Care can include:

- 24-hour medical care
- Post-stroke recovery
- Cardiac care
- Skilled, intermediate, and custodial care
- Rehabilitation services
- Wound care

Assisted Living Care can include:

- Daily meals
- Housekeeping and laundry
- Medical services and medication monitoring
- Personal care (such as dressing and bathing)
- 24-hour emergency care
- Social and recreational activities

Home Care can include:

- Personal care (such as dressing, bathing, and mobility)
- Light housekeeping and laundry
- Meal preparations and nutrition services
- Physical, occupational, and speech therapy
- Transportation to and from appointments
- Shopping for food, medications, and medical supplies

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Affordable Alternative To Long Term



- Traditional LTC policies can be cost prohibitive
- Extensive underwriting can prevent many from being able to obtain coverage
- Many Insurance companies have implemented large rate increases on policyholders

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Short Term Care

Affordable Alternative To Long Term Care



- Short-term care policies offer a more Affordable Alternative to Long-Term Care
- Simplified Underwriting- No medical exams or Medical Records
- Covers Rehab based services that Traditional LTC does not cover

*Not available in all states.

How much do you want to have access to?

Receive up to \$400/day for Assisted Living or Nursing Facility care



How long do you want your plan to last?

Choice of covered days: 90, 180, 270 or 360 days

Do you want a waiting period before benefits start

Benefits can start on day 1 or you can elect a 20 day waiting period which will reduce cost

***Premiums vary by Age and Coverage Amount Chosen. Benefits vary by state**

How much do you want to have access to?

Receive up to \$1,200/week for each week you receive 3 or more Home Care service visits of at least one hour.



How long do you want your plan to last?

Choice of covered weeks: 13, 26 or 52 weeks

No waiting period

Benefits begin on Day 1

***Premiums vary by Age and Coverage Amount Chosen. Benefits vary by state**

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- Both Facility and Home Care plans have a Lifetime maximum of twice the number of covered days
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Example:

- Nursing Facility policy for \$100/day for 180 days.
- Insured is confined to Nursing Facility and receives benefits for 100 days
- Insured recovers and goes home
- Policy re-sets, another 180 days of benefits is available if needed in the future

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Benefits of Short-Term Recovery Care Plans



- **Affordable alternative to LTC**
- **STC policies offer flexibility and support during periods when you might need extra care.**
- Recovery care (w/o insurance) is costly \$5k-\$10k mos
- You CHOOSE Where you want to recover
- Recovery helps individuals live longer healthier lives

**We are here to help you understand
how these policies could benefit you!**

**Not available in all states.*