

» 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?



Exceptions

We will NOT pay benefits for:

- 1) loss that occurs while this coverage is not in force;
- 2) intentional, self-inflicted injury or attempted suicide;
- 3) Mental or Nervous Disorders without demonstrable organic disease (**subject to the other policy provisions, we will cover Mental or Nervous Disorders, such as Alzheimer's and related dementias, that have a demonstrable organic cause first diagnosed after the effective date of the policy**);
- 4) alcoholism or drug addiction, unless addiction resulted from narcotics prescribed by Physician;
- 5) care or services provided by a member of your Immediate Family
- 6) services for which you are not liable or for which no charge normally is made in the absence of insurance;
- 7) loss that occurs outside the territorial limits of the United States; and
- 8) drugs or supplies, regardless of Covered Care

SHORT TERM RECOVERY CARE INSURANCE

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(ID)-C

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ABOUT THE 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.

REASONS TO CONSIDER

Issue Age 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 or 240 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.)



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 or 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, until we have paid benefits to the Lifetime Maximum Benefit Period. We have a 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 company 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.)



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