

Recovery Care Insurance Policy by Medico Insurance Company

Protecting Your Future TodaySM

THIS IS A LIMITED BENEFIT POLICY



After unexpected illness or injury, you want to recover, go home & not break the bank in the process. With Recovery Care Insurance, Medico Insurance Company can help.



MEDICO[®]
INSURANCE COMPANY

a short-term remedy

Recovery Care

RECOVERY CARE PLATINUM - NHA30(IL)-C

*Nursing Facility Care
Assisted Living Facility Care
Home Health Care
Adult Day Care
Hospice Care*

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.

Product Highlights:

- Choices to fit **your** budget and your needs
- Just one SIMPLE application is used to apply
- Underwriting is simplified
- A Household Discount is available
- There is NO policy fee
- Individually Issued to Ages 18-79
- Choose a 0-, 15- or 30-day Elimination Period

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

Benefit Period

1. Days of confinement in a Nursing Facility, Assisted Living Facility or Hospice Care Facility
2. Days of Home Health Care services 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.

Optional Riders (Additional premium is required for each.)

Inflation Protection Rider - MIRA38-C - Provides added protection to guard against added health care costs.

Why Do You Need 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?

According to the American Association for Long-Term Care, the average monthly cost for a one month stay in a semi-private room in a nursing facility is \$6,270.*

You may work full-time and have major medical insurance. You may have Medicare, maybe even a Medicare supplement policy. Will your current coverage pay for these kinds of care? Does it pay all expenses or only a percentage?

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.

This is an individual policy that is simple to use and understand. Underwriting is simplified. You choose the facility. It can be tailored to fit your needs and your budget, and you'll get excellent customer service when you call on us for answers to your questions.



30-Day Right to Examine

You have 30 days after you receive the policy to examine it and return it to us or to 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.

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.



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 producer may contact you.



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*2012 Sourcebook American Association for Long-Term Care Insurance.

about the company

Medico Insurance Company began operation in 1930. We're proud to call America's heartland our home for over 80 years.

Our goal is to provide our policyholders with the products they need, and the service they deserve. We understand that insurance is about more than the details of a policy; it's about protecting your future, and protecting your family.

To learn more about Medico® Insurance Company and the products we offer, please visit us online at www.GoMedico.com.



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Corporate Office – Omaha, NE

Administrative Services – PO Box 10386, Des Moines, IA 50306 • www.GoMedico.com • 1-800-228-6080
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