



**What is Short Term Recovery  
Care Insurance**

**and**

***Why Do I Need It?***



Short Term Recovery Care insurance is short-term nursing facility insurance.


It provides coverage for temporary confinement situations, less than one year, due to illness or injury in a short-term care facility such as a nursing home or an assisted living facility.



The cost of medical care is expensive. While you may never require long-term confinement in a skilled nursing facility, the impact of even a short-term stay for recuperation or rehabilitation can have a detrimental effect on your finances.



According to the American Association for Long Term Care Insurance, 42.8% of all patients admitted to nursing care facilities stay for less than a year.



Depending on where you live, a one year stay in a nursing care facility could range from \$36,850 to \$112,400.\*

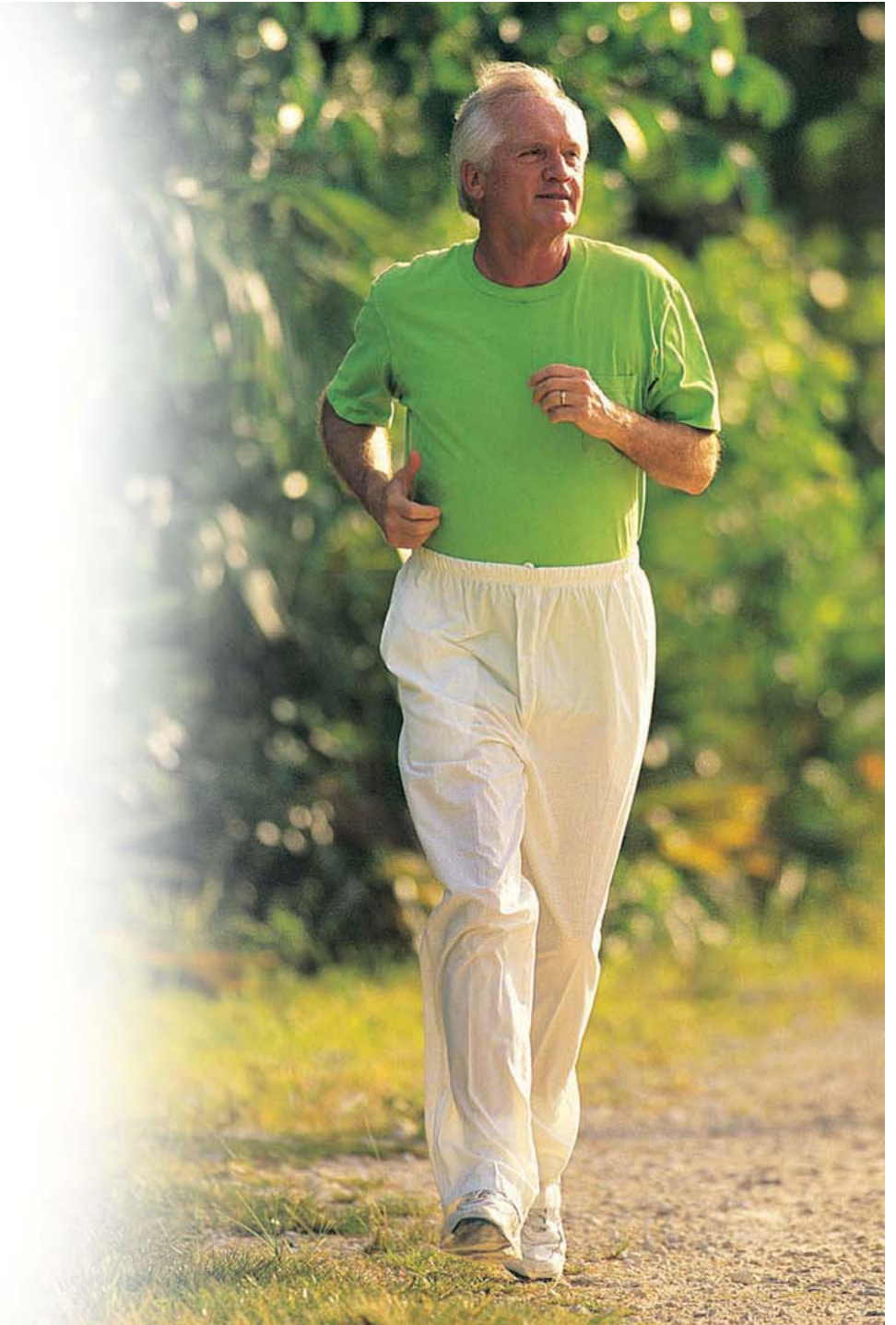
\*Insurance Information Institute,  
<[http://www.iii.org/individuals/longtermcare/LTC\\_cost/](http://www.iii.org/individuals/longtermcare/LTC_cost/)>  
(15 March 2007)



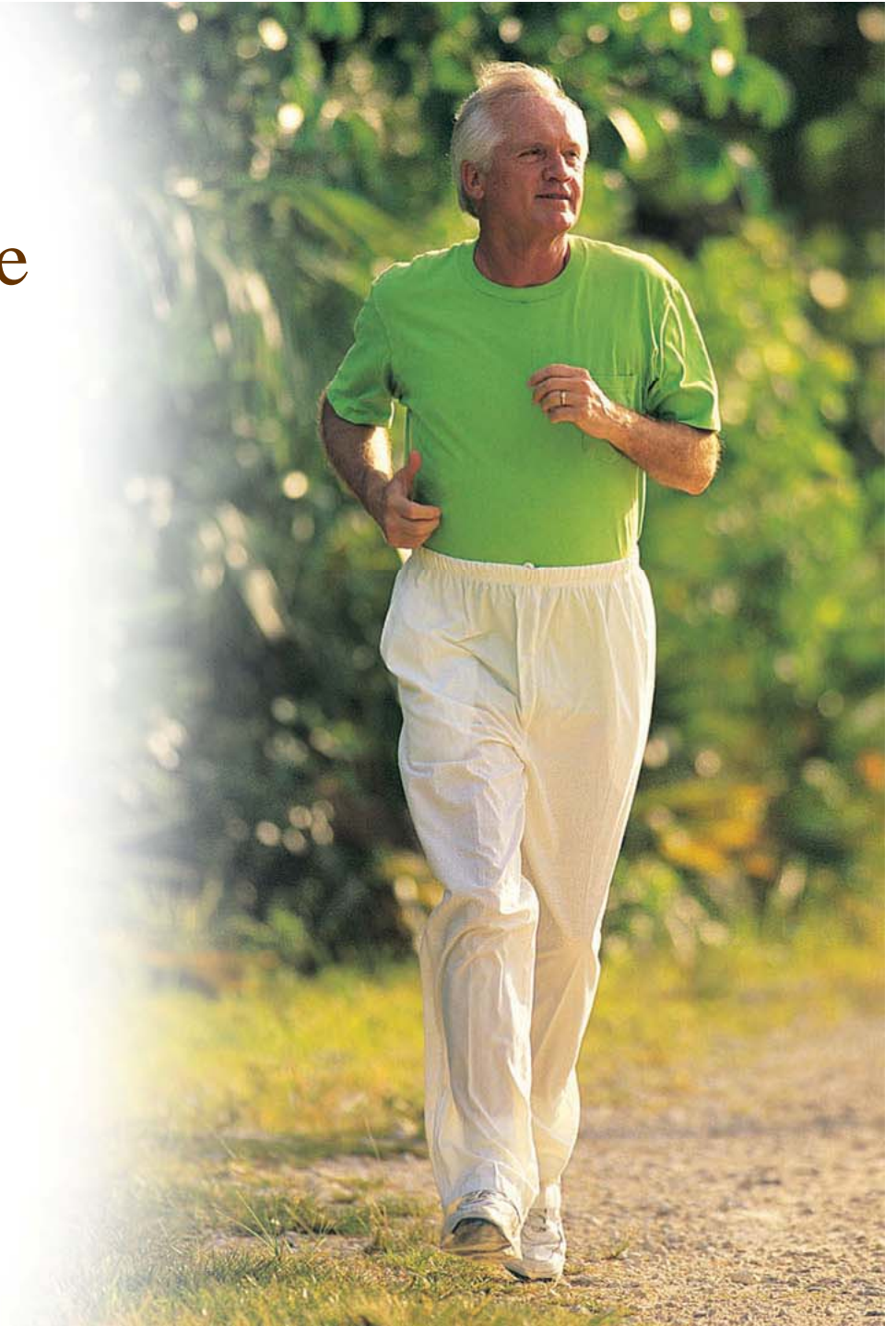
Medicare Part A requires at least a three-day hospital confinement before they will cover the first 20 days of recovery and only covers skilled care. After 20 days, Medicare coverage shrinks, requiring you to cover the per day coinsurance out of your own pocket for the next 80 days and then coverage stops for that confinement. Each year the coinsurance amount goes up.

# **Short Term Recovery Care Insurance**

**An Affordable  
Alternative to  
Long Term Care  
Insurance**

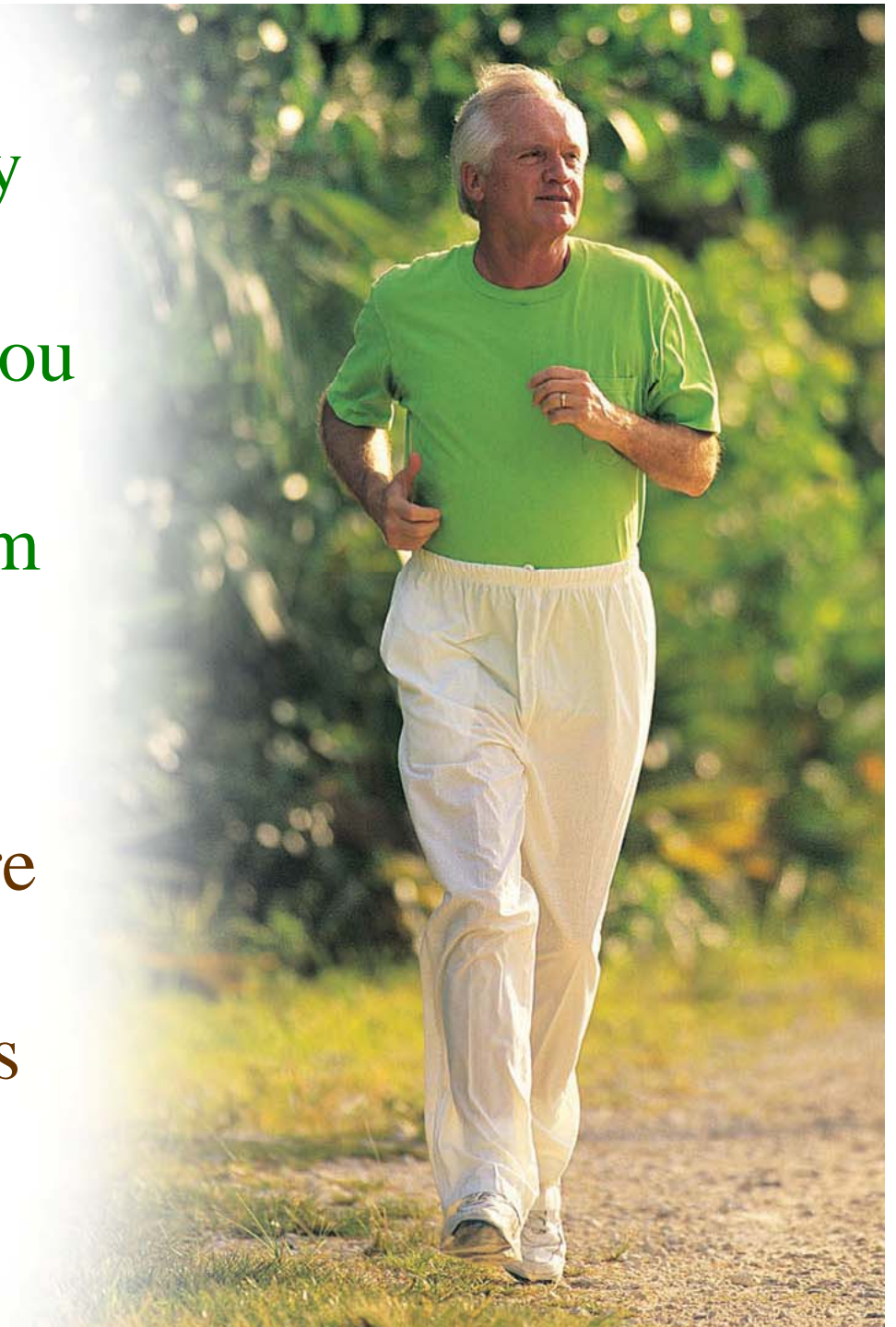


Although some seniors look to Long Term Care policies to protect their assets from potential medical misfortunes, a comprehensive Long Term Care product can be very expensive.



A Short Term Recovery Care plan can be a sensible alternative if you cannot afford the high premiums of Long Term Care plans.

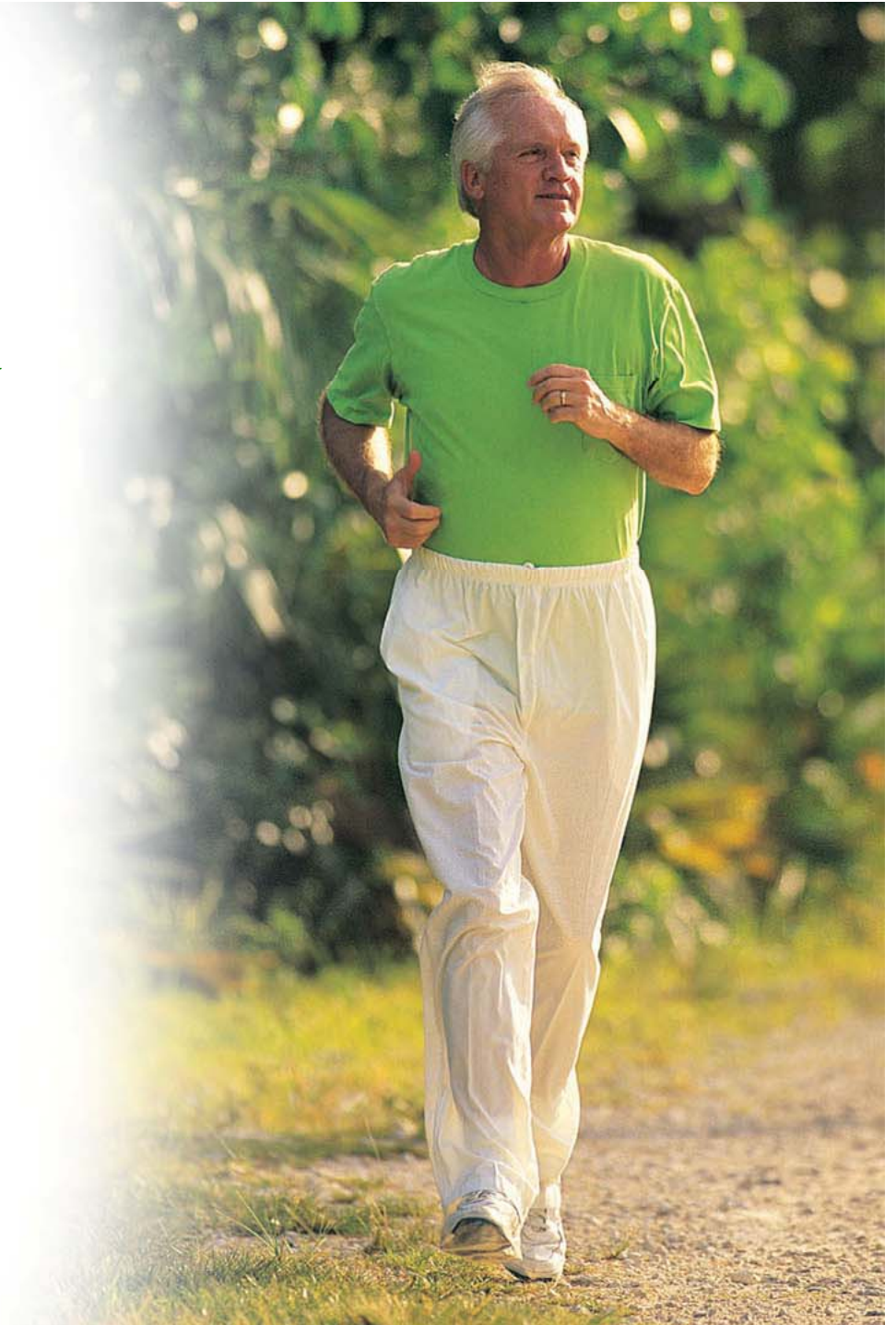
Most Short Term Recovery Care plans are very affordable, some with monthly premiums well under \$100.

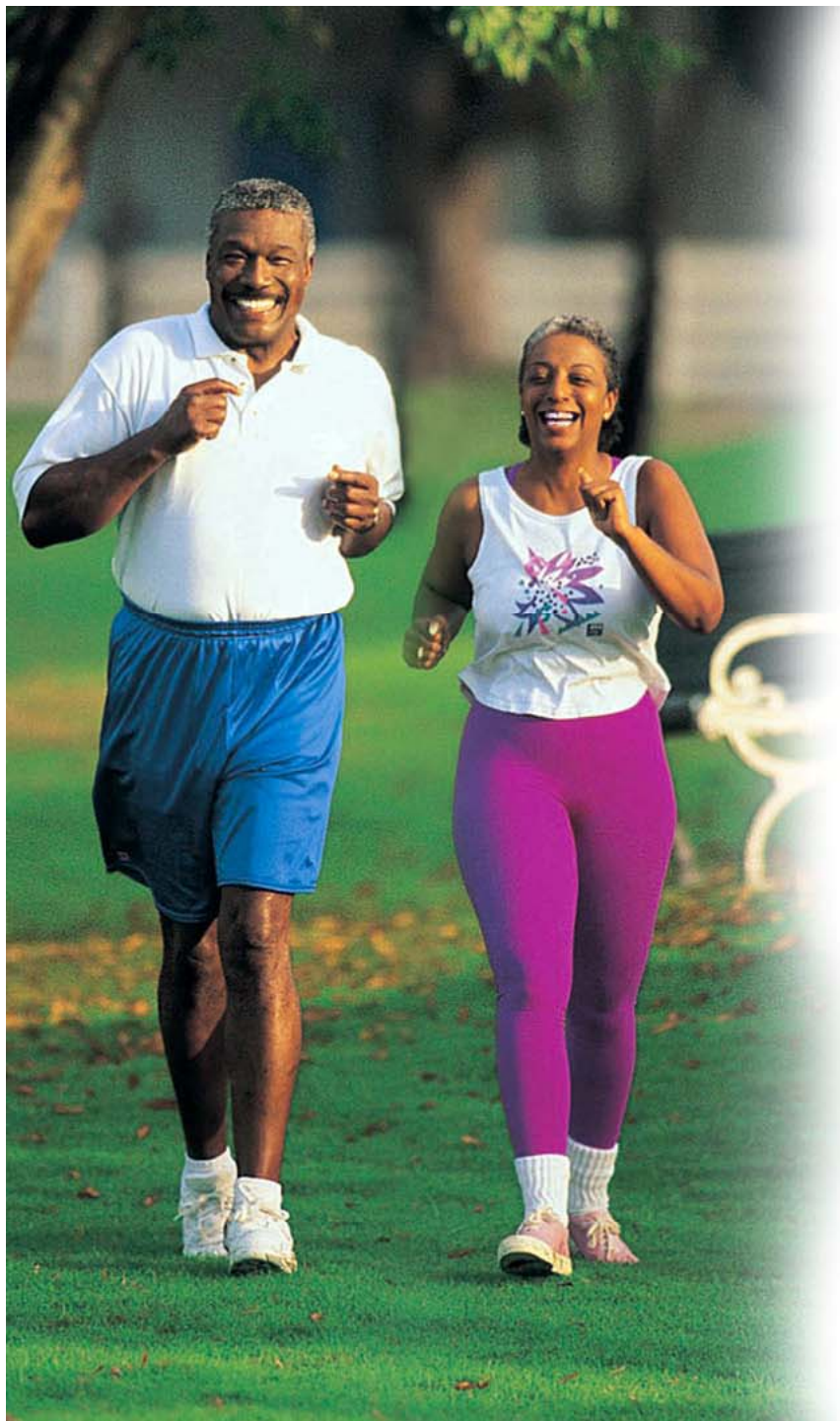


## **You can:**

- ❖ select the daily benefit
- ❖ select the benefit period

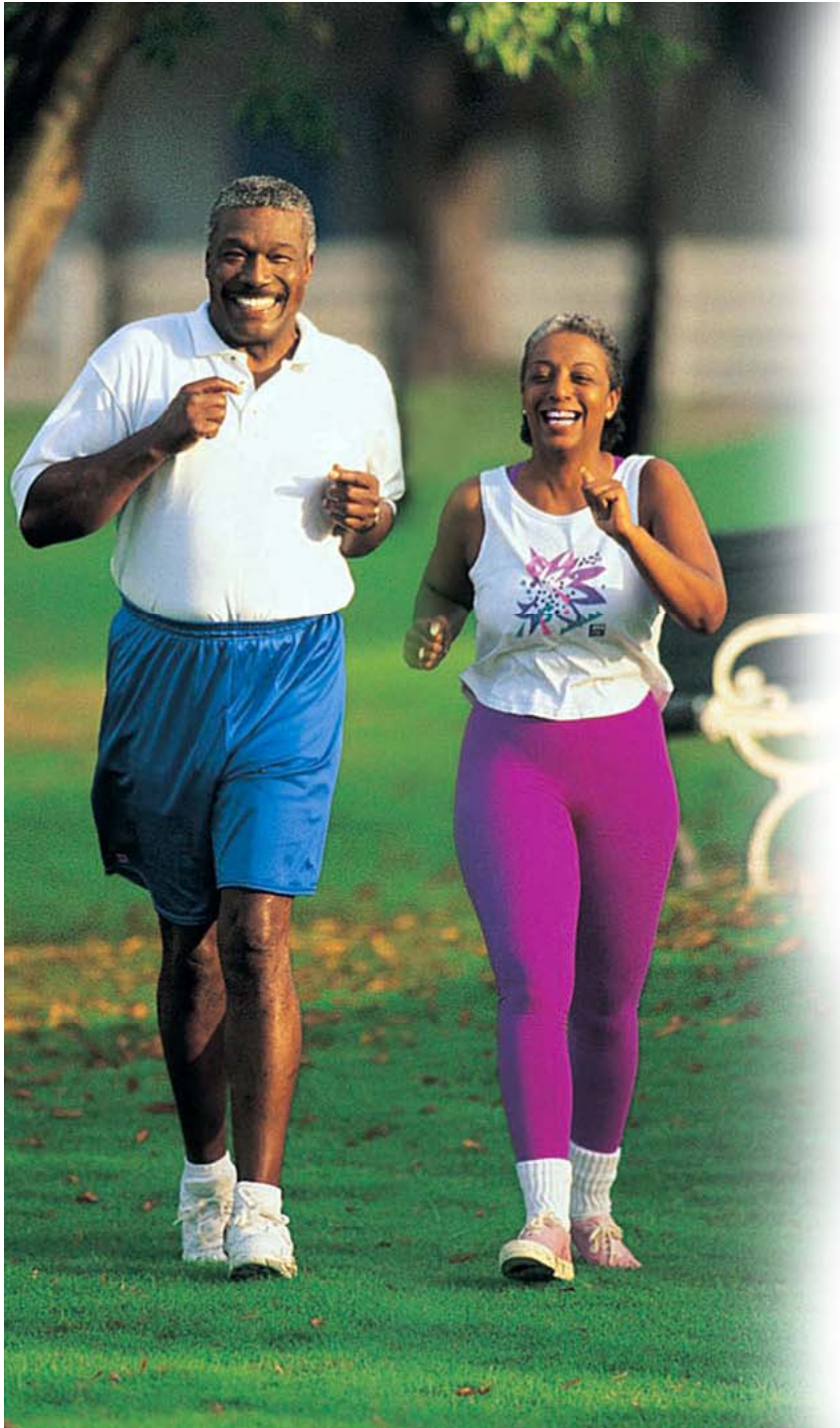
*Some policies even cover stays in an assisted living facility.*





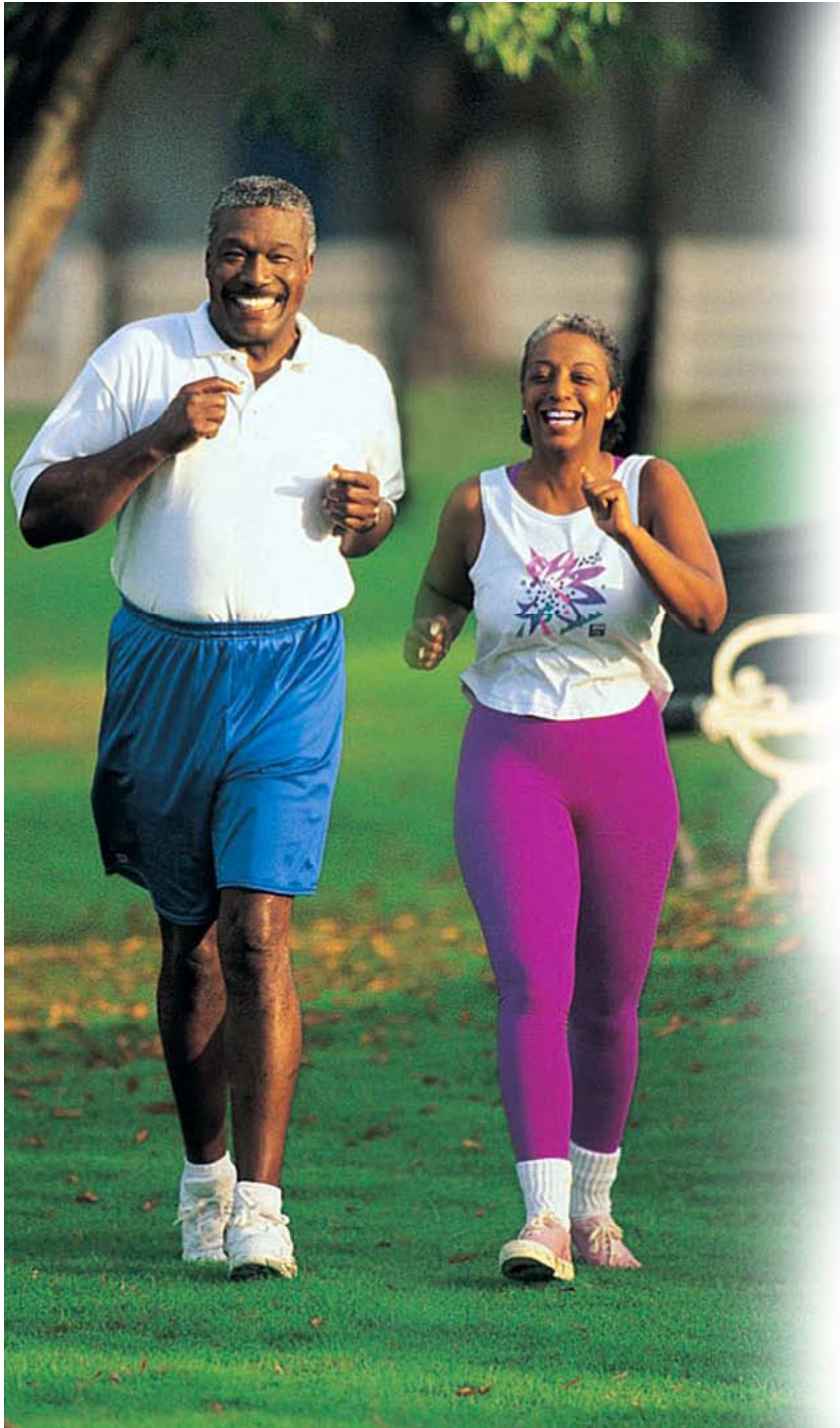
# Short Term Recovery Care Insurance

**Can Also Be Used  
in Conjunction *with*  
Long Term Care  
Insurance**



*If you already own or are considering purchasing Long Term Care coverage but are concerned about the out-of-pocket costs associated with a long elimination period...*

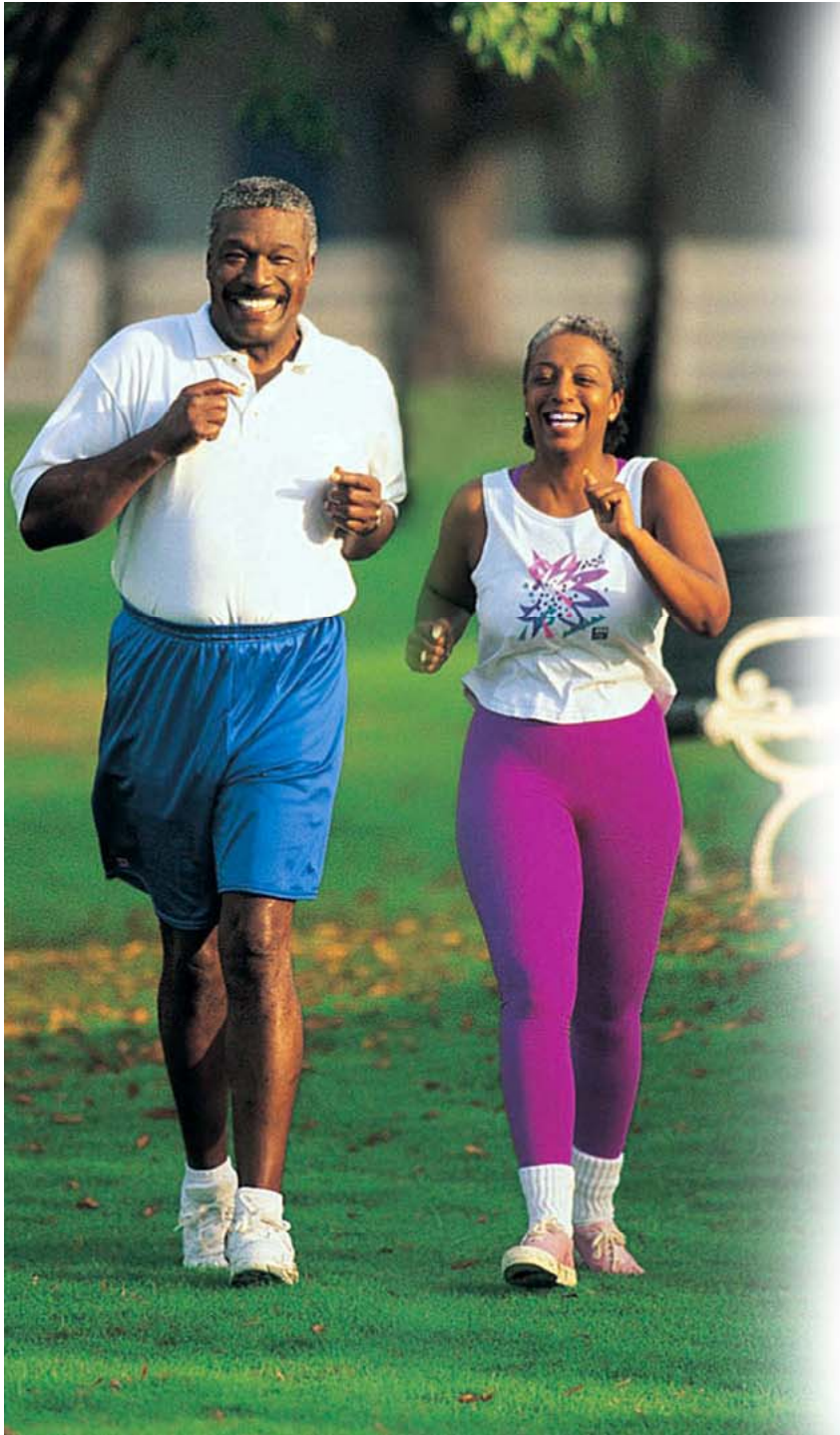
**Short Term Recovery Care insurance can be used in conjunction *with* a Long Term Care plan to save you money.**



*Consider this,*

most Long Term Care plans offer several different elimination period options. Longer elimination period options usually cut the cost of premiums by a significant amount.

*Therefore...*



you can save money by purchasing a more affordable Long Term Care plan with a longer elimination period. Then use a Short Term Recovery Care policy to provide coverage during that gap and have protection from costly out-of-pocket expenses.

# Short Term Recovery Care Insurance.

*Assurance that an unforeseen temporary confinement will not undo a lifetime of hard work, planning and saving.*



Short Term Recovery Care plans are extremely effective policies for their price structure. They are powerful enough to provide coverage which could save you money, and are inexpensive enough to be affordable to your budget.



Short Term Recovery Care policies can also offer you multiple coverage options. Work with your health insurance professional to find the option that works best for you.





**Short Term Recovery Care  
Insurance.**

*Coverage that can save you big  
in the long run.*

