

# Recovery Care Insurance Policy

by Medico Insurance Company  
*Protecting Your Future Today*<sup>®</sup>

THIS IS A LIMITED BENEFIT POLICY

## *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, 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. \*

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.

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

## about the company

Medico<sup>®</sup> Insurance Company began operations in 1930. We offer quality health insurance products nationwide. We were the second company in the country to market nursing home coverage in 1975.

Today, Medico Insurance Company continues a proud tradition of service to its policyholders.

Located in the heart of the U.S., all of our work is done here, not outsourced to some other country. And when you call our number, people answer the phone, people who understand your problems and are anxious to help you find solutions.



1515 South 75th Street, Omaha, Nebraska 68124  
1-800-228-6080 - [www.gomedico.com](http://www.gomedico.com)



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.



# a short-term remedy

## Recovery Care

### RECOVERY CARE - MI-NHA30(AZ)

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

#### 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 in most states
- 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.

#### 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 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.

## 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.

#### Exceptions

We will NOT pay benefits for:

1. loss that occurs while this policy is not in force;
2. intentional, self-inflicted injury or attempted suicide (in Colorado or Missouri, while sane);
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, drug addiction or their complications, unless addiction resulted from narcotics prescribed by a Physician;
5. injuries received or caused directly or indirectly while under the influence of a controlled substance, unless prescribed by a Physician, or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred;
6. loss to which a contributing cause was your commission of or attempt to commit a felony or being engaged in an illegal occupation;
7. care or services provided by a member of your Immediate Family;
8. services for which you are not liable or for which no charge normally is made in the absence of insurance;
9. loss that occurs outside the territorial limits of the United States; and
10. drugs or supplies.

#### Optional Riders

**(Additional premium is required for each.)**

#### Survivorship Benefit - MIRA34 -

When eligible, no further premium payments are required for the insured after the death of the insured's spouse. (Certain conditions apply.)

#### Inflation Protection Rider - MIRA38 -

Provides added protection to guard against added health care costs.

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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