

# Short-Term Care insurance<sup>1</sup>

When one health care situation leads to in-home or skilled nursing assistance, it can quickly deplete funds. Short-term Care insurance not only helps maintain an active lifestyle while aging in place but also makes sure retirement savings are well protected.

Let's do more, worry less, and make every day better with Short-term Care insurance.

## VARYING LEVEL OF BENEFITS AVAILABLE

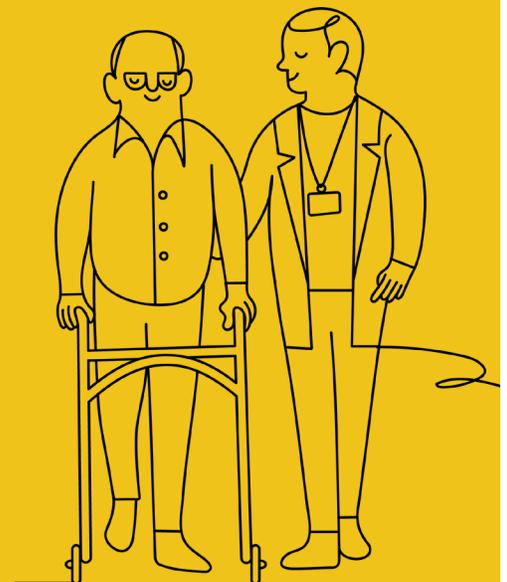
Our Short-term Care insurance is an indemnity-based home health care plan, not reimbursement. The full benefit is paid per day, no matter what service is received. Three plan levels — Essential Care Plus, Essential Care, and a Limited Benefit Rider — are available based upon the health of applicant(s).<sup>2</sup>

- **ESSENTIAL CARE PLUS PLAN**  
The applicant has no significant health issues.
- **ESSENTIAL CARE PLAN**  
The applicant may have some health conditions but has not been diagnosed with most cancers, diseases, or AIDS/HIV; or has not had fractures from osteoporosis.
- **LIMITED BENEFIT RIDER<sup>3</sup>**  
The applicant may have multiple health conditions but is not currently receiving care.
- **NOT ELIGIBLE**  
The applicant is currently receiving care or been advised they need care for assistance with ADLs or cognitive impairment.

## VALUABLE DISCOUNTS

Couples who apply together, save together. Household discounts apply for individuals with anyone in the same household who is over 40 years old.

- **7% DISCOUNT** for an individual qualifying applicant on Essential Care Plus or Essential Care plans
- **14% DISCOUNT** for any two qualifying applicants on Essential Care Plus or Essential Care plans
- **5% DISCOUNT** for any policy with the Limited Benefit Rider
- **MULTIPLE POLICY DISCOUNT** of 5% for any applicant who also applies for or already has a Wellabe Medicare Supplement policy



## PLAN OVERVIEW

Wellabe's Short-term Care policy has a home health care base benefit with flexible options to meet your clients' needs. Applicants who want even more coverage to extend the amount of care they can receive can elect the Facility Care Benefit rider<sup>4</sup>, which includes a 21-day bed reservation that pays a daily amount to hold a care facility bed during a hospital stay. Policy benefit features and limits are shown in the table below.

## POLICY HIGHLIGHTS

- **Issue ages:** 40-89
- **Underwriting:** 11 health questions; No fluids or physician statement required
- **Rates:** Unisex
- **Billing options:** Monthly, quarterly, semi-annually, and annually

	Essential Care Plus	Essential Care	Limited Benefit Rider
<b>Benefit</b>	<b>Plan details</b>		
Home health care benefit period	90, 120, 180, 240, 270, 300, 360 days		90, 120, 180 days
Home health care elimination period	0 or 20 days	20 days	90 days
Home health care daily benefit <ul style="list-style-type: none"> <li>• \$10 increments</li> </ul>	\$10 to \$300	\$10 to \$150	\$10 to \$100 <ul style="list-style-type: none"> <li>• Year 1: 10% of benefit</li> <li>• Year 2: 25% of benefit</li> <li>• Year 3: 100% of benefit</li> </ul>
Household improvement	\$500		
Care coordination (used to set up a care plan when need arises)	\$500		
<b>Optional riders</b>	<b>Rider details</b>		
Facility care benefit daily maximum <ul style="list-style-type: none"> <li>• \$10 increments</li> </ul>	\$100 to \$500	\$100 to \$250	Not available
Facility care benefit elimination period	0 or 20 days	20 days	Not available
Facility care benefit period <sup>5</sup>	90, 120, 180, 240, 270, 300, 360 days		Not available
Inflation protection for home health care, facility care benefit, or both (increases the daily benefit by 5% of the original daily benefit each policy anniversary)	5% simple		Not available
Adult day care <sup>5</sup>	\$50 per visit, up to 20 visits		Not available
Return of premium (minus any claims paid at time of termination)	After 10 years: 25% of premium; 15 years: 35% of premium; 20 years: 50% of premium		

1. The Short-term Care product is called Home Health Care Insurance Policy in Iowa.
2. Height and weight chart applies for coverage. See application for specific health questions to determine eligibility.
3. Only eligible if applying with another person that qualifies for Essential Care or Essential Care Plus. This rider gives the clients the option to select a graded daily benefit up to \$100 per day for up to 180 days of in-home health care with a 90-day elimination period.
4. Facility care optional rider is only available at the Essential Care and Essential Care Plus plan levels.
5. This benefit is eligible for a one-time restoration of benefit if the insured fully recovers and doesn't receive care for 180 days. The restoration of benefits is only available at the Essential Care Plus plan level.