

SHORT-TERM CARE FACTS AND FIGURES

When planning for life as you grow older, as well as retirement, it's important to have the whole picture while making decisions that can improve your quality of life as you age. Here are some things to keep in mind when thinking about the future of your healthcare coverage and how short-term care could benefit both you and your family.

TURNING 65

RETIREMENT

1 in 4 workers expect to retire between the ages of 66 and 69.⁽¹⁾

You've worked hard. You've earned the right to reap the benefit of your efforts.

QUALITY OF LIFE

52% of Americans over age 65 report being less stressed as they get older.⁽²⁾

Seniors are living a more active lifestyle in their retirement.

MEDICARE ELIGIBILITY

In 2017, an average of **38 million** people enrolled in Original Medicare coverage.⁽³⁾

Upon turning 65, seniors are eligible for Medicare and can enroll in Parts A&B as well as Part D prescription coverage.

HEALTH CHANGES

80% of people over 65 have at least one chronic medical condition.⁽⁴⁾

Accidents can strike at any time and chronic illnesses occur more often as adults age.

STATISTICS SHOW...

Each year over **300,000**

people aged 65 and older are hospitalized for hip fractures.⁽⁵⁾

Every **40**

seconds someone in the U.S. suffers a heart attack.⁽⁶⁾

1 in 7 men and

1 in 10 women aged 60-69 develop some form of invasive cancer.⁽⁷⁾

25.3%

of people ages 65-74 have a disability.⁽⁸⁾

NAVIGATING MEDICARE

20 days – The average skilled nursing care facility costs covered by Medicare*⁽⁹⁾

41% of Long-Term Care claims last less than one year⁽¹⁰⁾

83% of claims lasting one year or less were for home health care⁽¹¹⁾

VANTAGE RECOVERY® SHORT-TERM CARE NURSING CONFINEMENT POLICY

- **Nursing Facility care covered**
- **Optional Benefit Riders Available****
- **Guaranteed renewable for life, as long as premiums are paid on time.**

Illnesses and injuries happen, and a little planning goes a long way. By choosing Vantage Recovery®, you can help alleviate financial stress and worry and focus on your recovery.

For more details, contact our Customer Loyalty Team at 866-458-1430 or go directly to policyholder.bflc.com to access the portal.

Short-Term Care Nursing Facility Confinement Policy† form B 21702 underwritten by Bankers Fidelity Life Insurance Company®, Atlanta, GA. Limitations and Exclusions apply; actual policy provisions control. Rates subject to change on a class basis. Application to determine eligibility required. Product availability and benefits may vary by state. Bankers Fidelity Life Insurance Company is not affiliated with or endorsed by the U.S. Government, the federal Medicare program or the Centers for Medicare and Medicaid Services.

Product not sold in AK, CA, CT, FL, MA, MN, NH, NY, OR, RI, SD, VT, WA, or WI.

For Idaho residents only, the form number for the Policy is B 21702 ID, Optional Riders B 21702 R1 HHC ID (Home Health Care Rider) and B 21702 R3 HHD ID (Household Premium Discount Rider).

This is a solicitation of insurance and an independent agent may call on you.

Sources:

(1) https://www.ebri.org/pdf/surveys/rscs/2017/RCS_17_FS-4_Age.Final.pdf
 (2) <http://www.pewsocialtrends.org/2015/05/21/3-the-aging-experience-in-the-u-s-germany-and-italy/>
 (3) <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Dashboard/Medicare-Enrollment/Enrollment%20Dashboard.html>
 (4) <https://www.ncoa.org/blog/10-common-chronic-diseases-prevention-tips/>
 (5) <https://www.cdc.gov/homeandrecreationalafety/falls/adulthipfx.html>
 (6) https://www.cdc.gov/heartdisease/heart_attack.htm
 (7) <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2017/cancer-facts-and-figures-2017.pdf>

(8) http://www.disabilitystatistics.org/StatusReports/2016-PDF/2016-StatusReport_US.pdf
 (9) <https://www.medicare.gov/coverage/skilled-nursing-facility-care.html>
 (10) <http://www.shorttermcareinsurance.org/short-term-care-insurance-guide/>
 (11) <http://www.shorttermcareinsurance.org/short-term-care-insurance-guide/>

*Medicare covers all costs for days 1-20, for days 21-100, Medicare covers all but \$167.50** per day.
 **See Outline of Coverage or Policy for additional details.
 †Limited Benefit Nursing Facility Confinement Policy for residents of IL.