

THE BENEFITS OF SHORT-TERM CARE INSURANCE

Almost \$103 billion will be spent on home health care in the United States in 2018, and that number will reach nearly \$173 billion by 2026*

*Source: <https://homehealthcarenews.com/2018/02/home-health-spending-projected-to-outpace-all-other-types-of-care/>

Take a look at this hypothetical situation:**

While hiking on a local trail, you fall and break your knee. With your injury, you need assistance walking, bathing, and moving from the couch to your wheelchair, so you require 180 days of rehabilitation.



Wanting to recover in the comfort of your own home, you choose to receive 180 days of medically-necessary home health care through a licensed Home Health Care Agency.



Without any supplemental insurance coverage, you might be responsible for paying out-of-pocket for these 180 days of care.



**Example is hypothetical and assumes Daily Benefit chosen is at least equal to the actual charges. Costs and benefits may vary.

HERE'S HOW a short-term care insurance policy can help to cover some of your out-of-pocket costs:

You have a customized short-term care insurance policy with the optional Home Health Care Rider that pays up to a \$135 daily benefit for medically-necessary home health care from a licensed Home Health Care Agency.

Your elected benefit period is 180 days.

You opt for your benefits to begin on day 1 of treatment.

The daily average cost of a home health aide is \$135.***
Days 1-180 of licensed Home Health Care

Without a short-term care policy you would pay

\$24,300

Since your short-term care insurance policy with a Home Health Care Rider pays up to a daily benefit of \$135 you would pay†

\$0

***<https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

†Amount paid not to exceed the elected daily benefit or elected benefit period.

(Continued on back)

For additional details on Vantage Recovery and its optional riders, visit bankersfidelity.com or contact your agent.

CUSTOMIZE YOUR COVERAGE with Vantage Recovery[®] from Bankers Fidelity.



Whether you are confined to a nursing facility or choose to recover in your own home with a licensed Home Health Care Agency, Vantage recovery has got you covered.



No prior hospitalization required.



Coverage is flexible – you can select daily benefits of up to \$300 and benefit periods of 90, 180, 270, or 360 days.*

*Benefit options vary by state.



Benefits can begin as early as day 1 or as late as 20 days after nursing home confinement or home health care begins.



Benefits are restored 100% after you have been confinement or treatment-free for six consecutive months.**

**Benefits vary by state; Restoration not available, or limited, in certain states. The lifetime maximum benefit is two benefit periods.



Guaranteed renewable for life as long as your premiums are paid on time.

Here's an example of Restoration of Benefits:



In this example, you chose the 180-day benefit period, which provides a maximum lifetime benefit of 360 days of coverage. Your in-home health care used 180 days of coverage.

Eight years later, you suffer a stroke and require medical care. Since you were treatment-free for more than 180 days, your benefits were fully restored, giving you an additional 180 days in a skilled nursing facility or covering the same amount of time for care from a licensed Home Health Care Agency.

Did you know?

Skilled nursing facilities can help people of all ages recover from illness or injuries. In fact, the population of younger nursing home residents is on the rise, according to the National Center for Health Statistics. This rise is mostly due to the increase in nursing home residents needing short-term care.*

*<https://www.nic.org/blog/nursing-home-residents-getting-younger/>

ENHANCE YOUR COVERAGE with optional benefit riders.

Home Health Care Rider

Recover in the comfort of your own home with a rider that provides up to 360 days of benefits to help cover care from a licensed Home Health Care agency. These benefits may also be restored after a six-month treatment-free period.*

*See Outline of Coverage for additional details; benefits vary by state.

Cancer First Occurrence Benefit Rider

Pays a lump-sum benefit in the event that you receive an Initial Diagnosis of Cancer after the rider has been in effect for 30 days.*

*See Outline of Coverage for additional details; benefits 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. **This is a solicitation insurance and an independent agent may call on you.**

Short-Term Care Nursing Facility Confinement[†] Insurance is not Medicare Supplement insurance nor is it a substitute for Medicare Supplement insurance. If you are eligible for Medicare, please read the Guide to Health Insurance for People with Medicare available from the Company. Short-Term Care Nursing Facility Confinement Policy[†] form series B 21702 is underwritten by Bankers Fidelity Life Insurance Company[®]. 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. THIS IS A LIMITED BENEFIT POLICY.

[†]Limited Benefit Nursing Facility Confinement Policy for residents of Illinois.

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).

Product not sold in AK, CA, CT, FL, MA, MN, NH, NY, OR, RI, SD, VT, WA, or WI. Plan availability can vary by state.

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