You have options for your care

It's important to know and understand your health insurance coverage before you need to use it. And we can help. Here's a simple look at the benefits of our **Recovery Care Choice** insurance plans at different places of recovery.

Place of recovery and care	Medicare coverage*	Recovery Care Choice*
Nursing facility		
Can include: • 24 hour medical care • Post-stroke recovery • Cardiac care • Skilled, intermediate and custodial care • Rehabilitation services • Wound care	Medicare pays for the first 20 days of skilled care only if admitted as an inpatient for at least 3 days. It does not pay for intermediate or custodial care.	The Daily Nursing Facility coverage will pay benefits for all levels of nursing facility care: skilled, intermediate, and custodial. The nursing facility does not have to be approved by Medicare.
Assisted living facility		
Can include: • Housekeeping tasks • Range of medical services (medication management, routine health monitoring) • Personal care (bathing, mobility) • 24 hour emergency care • Recreational activities	Medicare does not pay for any services or costs.	The Daily Nursing Facility coverage will pay benefits for services in an assisted living facility.
Home		
Can include: • Personal care (bathing, mobility) • Housekeeping tasks • Meal preparations • Physical/occupational/speech therapy • Transportation to/from appointments	Medicare pays for eligible home care services like intermittent skilled nursing with doctor's orders. It does not pay for 24 hours/day for care at home.	The optional Home Care rider will pay a weekly benefit for home care. The home care agency does not have to be approved by Medicare and services can even be performed by family and friends.

*Must receive documentation that insured cannot perform two or more activities of daily living (ADLs) or has a cognitive impairment.

Protection Series℠ –

Recovery Care Choice core plan benefits

Daily Nursing Facility*

Pays a daily benefit amount for nursing or assisted living facility care during periods of confinement.

- up to $700 daily maximum
- choice of 90, 180, 270 or 360 covered days
- choice of 0, 20 or 100 day elimination period
- includes memory care
- lifetime maximum equal to twice the number of covered days

Prescription Drug

Helps pay for prescription medications.

- Generic: $10 per prescription
- Brand name: $25 per prescription
- $300 annual maximum

Bed Reservation

Helps pay to reserve your bed at a nursing or assisted living facility in case of a hospital readmission.

Medicare Part B Excess Charge**

Pays the difference between the Medicare allowed amount and the actual amount charged by your provider.

*Must receive documentation that insured cannot perform two or more activities of daily living (ADLs) or has a cognitive impairment.
**Claim must be for Medicare Part B.

Applicable to core plan and all riders

- For issue ages 40-89 (age at signature date)
- Benefits are paid directly to you, or a medical provider that you designate
- Benefits are paid in addition to any other health care insurance coverage, including Medicare
- Benefits are non-taxable
- The insurance policy is guaranteed renewable as long as the premiums are paid on time

For complete details of all provisions or benefits, please read your policy carefully.

Optional riders

☐ Adult Day Care*

Helps pay for health-related services, social engagement and physical activities at adult day care centers.

- choice of $50, $100, or $150 a day
- 30 visits per year

☐ Home Modification

Can make staying in your home easier by helping fund accessibility upgrades like installing ramps or bathroom modifications.

- $2,500 lifetime maximum

☐ Inflation**

Helps cover the increasing costs of daily care in a nursing or assisted living facility due to inflation.

- choice of 3% or 5% increase on policy anniversary date
- choice of simple or compound interest calculation

☐ Mental Health

Helps pay for costs of in office or telehealth visits with licensed mental health professionals.

- choice of $25, $50, $75, or $100 per visit
- 20 visits per year

☐ Outpatient Rehab

Pays a daily amount for outpatient rehabilitation services in your home or at a facility.

- choice of $50, $100, or $150 a day
- choice of 15 or 30 visits per year

☐ Pet Boarding***

Helps cover pet boarding costs, ensuring your beloved companion's needs are met while you focus on healing.

- choice of $50, $75, or $100 a day
- 30 days per period of care

☐ Daily Hospital Confinement

Pays a daily amount if you're confined to a hospital, including observation stays, to help ease the financial burden of your care.

- up to $700 day maximum
- choice of 3-10, or 20 days per period of care
- lifetime maximum of 365 days

Includes Observation Unit:

- pays a daily benefit amount for observation stays less than 24 hours or equal to 50% of daily hospital confinement indemnity benefit amount
- payable once per period of care

☐ Ambulance Transportation

Helps pay for ambulance rides to/from medical facilities or your home.

- choice of $200, $400, or $600 per ride
- 4 uses per year

☐ Home Care*

Helps cover in-home recovery costs such as nursing care, rehabilitation services and household tasks.

- up to $2,100 per week maximum
- choice of 13, 26, 39 or 52 weeks
- choice of 0 or 20 day elimination period
- lifetime maximum equal to twice the number of covered weeks
- family and friends can receive 25% of the weekly home care benefit if they provide home care services

*Must receive documentation that insured cannot perform two or more activities of daily living (ADLs) or has a cognitive impairment.
**Applicable only to the daily nursing facility benefit.
***Must be confined to a nursing home.