

Complete your coverage

Use Short-Term Care insurance to fill coverage gaps

Make informed decisions

Understanding what Medicare does and does not cover is always beneficial when completing your coverage portfolio and protecting your financial well-being. It is also important to understand and identify gaps in your coverage and what may result in unexpected out-of-pocket expenses.

Identify coverage gaps

The chart below outlines how AARP® Short-Term Care Insurance from Medico® provides coverage for care options and services that may not be covered by Medicare.



Need	Original Medicare ¹	AARP Short-Term Care Insurance from Medico
Help paying for an assisted living facility	✘	✔
Help paying for adult daycare	✘	✔
Help paying for intermediate or custodial care	✘	✔
Help paying for a care facility and no prior hospital inpatient stay	✘	✔
Reserving a care facility bed while admitted to the hospital	✘	✔
Help paying for service to determine best care coordination	✘	✔
Help paying household incidental expenses while in a care facility	✘	✔

Note: Medicare Advantage plans may provide some coverage for these types of services. Due to variability between plans and frequent changes, please refer to your specific plan design to determine covered services.

1. What's not covered by Part A & Part B? (n.d.). Retrieved July 31, 2019, from <https://www.medicare.gov/what-medicare-covers/whats-not-covered-by-part-a-part-b>.

Additional details

- AARP Short-Term Care Insurance from Medico can be used in conjunction with existing health care coverage to fill gaps and help provide financial security.
- Today, you have more choices for where you can receive care than you have ever had before. This product is unique because it lets you choose the type of care you need when you need it.
- Short-Term Care insurance can be a critical, often missing piece in a comprehensive financial plan. The out-of-pocket expenses associated with care received in a long-term care or rehab facility can cause financial hardship and may even lead to bankruptcy.
- This solution is an excellent fit for individuals ages 50-79 who are concerned about how they might cover the expenses of care as they age.

For more information, contact:

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AARP® Short-Term Care Insurance from Medico® is insured by Medico Insurance Company. This is a supplemental policy. This is not a short-term major medical policy. This is not a long-term care policy.

Medico pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Neither AARP nor its affiliates are insurers. Neither AARP nor its affiliates employ or endorse agents, producers, or brokers.

AARP Short-Term Care Insurance from Medico is a limited policy. The policy levels selected for purchase are maximum monetary amounts and may not cover all costs. Consumers should review the policy in its entirety, including the levels and duration of benefits. The consumer has the right to return the policy within the time period specified in the policy.

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Policy form numbers: STC150(MI); STC150(MT); STC150(NC); STC150(OH); STC150(OK); STC150(OR); STC150(PA); STC150(TN); STC150(WI)

This policy is not available in the states of: Alaska, California, Connecticut, Florida, Hawaii, Kansas, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New York, North Dakota, Rhode Island, South Dakota, Vermont, and Washington.

Preexisting condition limitation

Medico will not pay benefits for any loss for a preexisting condition during the first six months after the policy date. If after the policy date a rider is added to the policy, or benefits are increased under the policy or any attached rider, we will not pay the increased benefits for any loss for preexisting conditions during the first six months after the date the increased benefits become effective.

Policy provisions and benefits may vary from state to state. Please see the policy in your state for complete details. This policy has exclusions and limitations and terms under which the policy can be continued in force or discontinued. For costs and further details of coverage, see your producer or write to Medico Insurance Company at P.O. Box 10386, Des Moines, IA 50306-0386.

This policy is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the Federal Affordable Care Act. If you purchase this policy only, you will not satisfy the federal requirement that you have health coverage, which is in effect beginning Jan. 1, 2014.

Exclusions and limitations (may vary by state)

No benefits will be paid for any expense not identified and included as a covered loss under the policy. You will be fully responsible for payment of any expense that is not a covered loss. We will not pay benefits for:

1. Any loss that occurs while this policy is not in force.
2. Services or supplies not covered under this policy or not included in your plan of care.
3. Treatment of complications of a non-covered loss.
4. Any treatment for loss that:
 - a. Is not medically necessary.
 - b. Is not prescribed by a physician as necessary to treat a sickness or injury.
 - c. Is determined to be experimental or investigational.
 - d. Is received without charge or legal obligation to pay.
 - e. Would not routinely be paid in the absence of insurance.
 - f. Is received from any family member.
5. Any suicide attempt, while sane or insane, or any intentionally self-inflicted injury.
6. Alcoholism, drug addiction, or their complications, unless addiction resulted from narcotics prescribed by a physician.
7. 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 geographic area in which the loss or cause of loss was incurred.
8. Loss to which a contributing cause was your commission of or attempt to commit a felony or being engaged in an illegal occupation.
9. Loss that occurs outside the territorial limits of the United States.
10. Any loss resulting from war, declared or undeclared, or actively serving in the armed forces or their auxiliary units, including any country's National Guard or Army Reserve or their equivalent.
11. Any loss resulting from any device for aerial navigation, except as a fare-paying passenger.

THIS IS A LIMITED POLICY. IT IS NOT A SHORT-TERM MAJOR MEDICAL PRODUCT.

For Pennsylvania the product name is Supplemental Short-Term Care Insurance Policy.

Not connected with or endorsed by the United States government or the federal Medicare program. This is a solicitation of insurance and a licensed agent/producer may contact you.