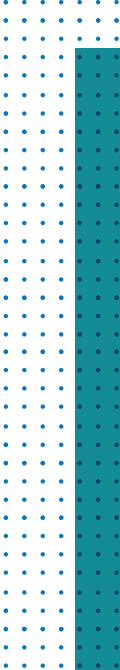




**Seize today.  
Plan for  
tomorrow.**

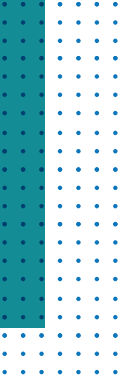
**AARP**<sup>®</sup> | Short-Term Care Insurance  
from Medico<sup>®</sup>



# Plan ahead for whatever life brings you, so you can go wherever life takes you.

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You may not know what type of care you'll need in the future, but when you purchase AARP® Short-Term Care Insurance from Medico®, you can live for today, knowing that you have a plan for tomorrow. With AARP Short-Term Care Insurance from Medico, you'll be able to make care choices that fit your needs and help protect the assets you've worked hard to build.





## Customize your plan

Build the coverage that's right for you with flexible plan options.



## Complete your coverage

AARP Short-Term Care Insurance from Medico helps you prepare to pay for expenses that may not be covered by Medicare or other insurance coverage.



## Coordinate your future care

Select the type of care you need, at the time care is needed. This plan covers five types of extended care, including home healthcare, assisted living facilities, nursing homes, adult daycare, and hospice.

## Sample costs of care

### Home healthcare:

**Daily cost:** \$21 per hour

**Monthly cost:** \$4,099<sup>1</sup>

### Adult daycare:

**Daily cost:** \$25–\$100 per day

**Monthly cost:** \$500–\$2,000<sup>2</sup>  
(based on usage 20 days per month)

### Assisted living facilities:

**Daily cost:** \$123

**Monthly cost:** \$3,700<sup>3</sup>  
(national median)

### Nursing home facilities:

**Daily cost:** \$270 for a private room;  
\$238 for semi-private

**Monthly cost:** \$8,121 for a private room;  
\$7,148 for semi-private<sup>4</sup>

<sup>1</sup> What Does In Home Care Cost? (2019, October 14). Retrieved December 12, 2019, from <https://www.retirementliving.com/what-does-home-health-care-cost>.

<sup>2</sup> Adult Day Care. (n.d.). Retrieved December 12, 2019, from [https://eldercare.acl.gov/public/resources/Factsheets/Adult\\_Day\\_Care.aspx](https://eldercare.acl.gov/public/resources/Factsheets/Adult_Day_Care.aspx).

<sup>3</sup> What Does Assisted Living Cost?: Assisted Living. (2019, October 14). Retrieved December 12, 2019, from <https://www.retirementliving.com/what-does-assisted-living-cost>

<sup>4</sup> What Does A Nursing Home Cost? (2019, October 14). Retrieved December 12, 2019, from <https://www.retirementliving.com/what-does-a-nursing-home-cost>.

# What does AARP Short-Term Care Insurance from Medico cover that Medicare may not cover?

This plan provides coverage for care options and services that may not be covered by Medicare. The chart below shows the benefits covered with this product.

Need	Original Medicare <sup>1</sup>	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.

<sup>1</sup> 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>.

## Qualifying for benefits

To qualify for benefits, you must have a statement from your physician or a licensed healthcare practitioner that confirms one or both of the following:

**Loss of functional capacity** in two of the following activities of daily living:

- Eating: The ability to feed oneself.
- Dressing: The ability to dress oneself without assistance.
- Toileting: The ability to get on and off the toilet and complete other personal hygiene functions.
- Transferring: The ability to get in and out of a bed or chair without assistance.
- Continence: The ability to control bladder and bowel movements.
- Bathing: The ability to wash one's body in the bath or shower.

**You are experiencing cognitive impairment**, such as confusion, poor motor coordination, loss of long-term or short-term memory, impaired judgment, or identity confusion.

Visit Medico and enroll online at  
[aarpshort-termcareinsurance.com](https://aarpshort-termcareinsurance.com)  
or call 888-836-5584.

# Plan highlights

**AARP Short-Term Care Insurance from Medico complements your other insurance to help complete your coverage and to help protect your savings. You customize your plan by choosing the duration of the benefit, daily benefit amount, and the length of time you wait before benefits begin.**

## **You choose the daily benefit amount.**

Plans are available from \$100–\$300 in \$10 increments.

## **You choose your elimination period.**

You can select from 0, 15, or 30 days for the length of wait time before benefits begin being paid.

## **You choose the number of days.**

Choose 120, 240, or 360 days for the duration of your policy. The days do not have to be consecutive.

## Special features



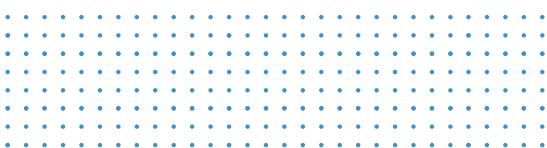
**Household discount:** 12% discount if you live in a home with another adult older than age 18.



**Care Coordination benefit:** \$500 lifetime maximum benefit for the coordination of care planning, transitions of care assistance, and needs and goals assessments.



**Household Assistance benefit:** \$500 lifetime maximum benefit for non-medical support services, including house cleaning, lawn maintenance, and meal preparation.



## Additional benefits

**Bed Reservation benefit:** If you are required to pay to reserve a room at a care facility while you're still in the hospital, benefits will be paid up to the daily benefit maximum for up to 21 days.

**One-Time Restoration of Lifetime Maximum benefit:** If you've already received benefits under the policy, but it's been 180 consecutive days or more since you have needed treatment or services, the policy's benefits can be restored one time.

## Optional riders

**Optional Inflation Protection rider:** While the rider is active, the original daily benefit will increase by 5% annually.

**Survivorship Benefit rider:** No more premium payments will be required if you and your spouse have the same coverage with the same policy date and the policy has been active for at least 10 years at the time of your spouse's death.



**Make AARP Short-Term  
Care Insurance  
from Medico part of  
your future care plan.**

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Visit Medico at [aarpshort-termcareinsurance.com](https://aarpshort-termcareinsurance.com)  
or call 888-836-5584.

# When can AARP Short-Term Care Insurance from Medico be used?

## Example: broken hip

Louise broke her hip during a fall. After the surgery, she experienced difficulty dressing and bathing on her own. Her daughter was able to visit for a week to help, but it was clear that Louise would need continuing care beyond that time.

In this situation, AARP Short-Term Care Insurance from Medico could benefit Louise by helping to cover the cost of having home healthcare services assist her with showering and getting dressed until she regained full mobility. The Household Assistance benefit would also help cover the cost of light housework and laundry while she recovered enough to perform them on her own.

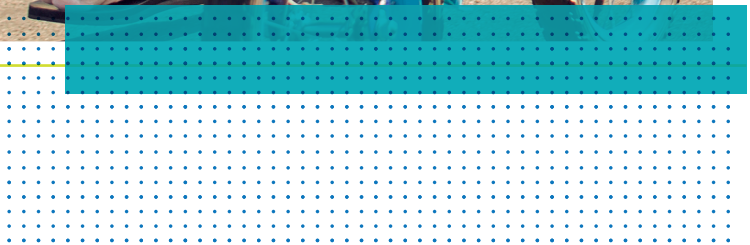


**Enroll now.**

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Visit Medico at [aarpshort-termcareinsurance.com](https://aarpshort-termcareinsurance.com)  
or call 888-836-5584.





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.

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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.

**Pre-existing condition limitation**

Medico will not pay benefits for any loss for a pre-existing 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 pre-existing 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:

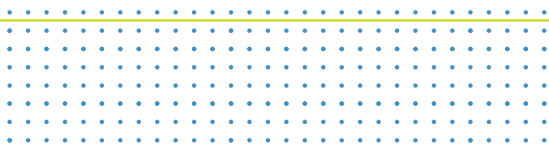
1. Any loss that occurs while this policy is not in force.
2. Services or supplies not covered under this policy or not included in your plan of care.
3. Treatment of complications of a non-covered loss.
4. Any treatment for loss that:
  - a. Is not medically necessary.
  - b. Is not prescribed by a 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.





Medico Insurance Company  
P.O. Box 10386  
Des Moines, IA 50306-0386



# The information you requested has arrived!

Visit Medico at [aarpshort-termcareinsurance.com](http://aarpshort-termcareinsurance.com)  
or call 888-836-5584.

First Last  
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