

Standard Life and Accident
Insurance Company

Recovery*Care* II

A Short Term Nursing Facility
Insurance Solution



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RecoveryCare II, from Standard Life and Accident Insurance Company (“Standard Life”, “the Company”) offers these features and benefits:

- Coverage for Nursing Facility Care
- Coverage for Assisted Living Facility Care
- Bed Reservation Benefit
- Choice of Lifetime Maximum Benefits
- Choice of Lifetime Elimination Periods
- Restoration of Benefits
- Waiver of Premium
- Spousal Discount
- Optional Inflation Protection
- Optional Home Health Care Rider





Recovery Care Solutions

As America continues to age, more people are becoming aware of key health care issues such as the cost of short term nursing care. Even though many of us may avoid catastrophic long term care expenses, we are all exposed to the immediate financial impact of paying for short term care needs such as confinement to a Nursing Facility for recuperation or rehabilitation.

“Providing personal assistance in a congregate setting such as a nursing home or assisted living facility may satisfy more of an individual’s needs, be more efficient, and involve more direct supervision to ensure better quality than when caregivers travel to individual’s homes to serve them one on one.”¹

Since both Medicare and Medicare Supplement insurance cover only skilled nursing care, you may be responsible for the cost of all services for lesser levels of care.

When will you be able to receive benefits?

Understanding when you will qualify to receive benefits is important! With Standard Life’s **RecoveryCare II**, once you have met the Elimination Period applied for, you will be eligible to receive payments for expenses incurred for all covered services if:

- You are unable to perform, without Hands-on-Assistance, at least two Activities of Daily Living (bathing, dressing, eating, continence, toileting and transferring); or
- You have suffered a Cognitive Impairment and require substantial supervision; or
- You require Nursing Facility Care, Assisted Living Facility Care or Home Health Care (if optional Rider applied for) due to medical necessity, as defined in the policy; and
- The services are in your Plan of Care, approved by your physician and the Company.



RecoveryCare II

Features and Benefits

■ Coverage for Nursing Facility Care

You can now have peace of mind knowing your selected Daily Benefit will help pay for expenses incurred, up to the Lifetime Maximum Benefit elected (180, 270 or 360 days), if you are in need of Skilled, Intermediate or Custodial Care in a Nursing Facility.

■ Coverage for Assisted Living Facility Care

If you need assistance that does not require 24 hour care, but you are still in need of services provided in an institutional setting, 75% of the Daily Benefit you selected can help pay for expenses in an Assisted Living Facility for the Lifetime Maximum Benefit selected (180, 270 or 360 days).

■ Lifetime Elimination Period

You have the option to select either a 0 or 20 day Elimination Period. The Elimination Period is the number of days you must receive services which would qualify for reimbursement under your policy before benefits begin. During the Elimination Period you are responsible for all expenses incurred.

Once your Elimination Period has been satisfied, benefits will be paid in accordance with the policy provisions and you never have to satisfy it again during the time your policy is in force.

■ Lifetime Maximum Benefit

A Lifetime Maximum Benefit is available for 180, 270 or 360 days. After the Elimination Period, you will receive benefits for each day of care up to your Lifetime Maximum Benefit as shown in the Schedule of Benefits. Once your Lifetime Maximum Benefit is fully exhausted your coverage will be terminated.

■ Restoration of Benefits

Should your stay require less than your Lifetime Maximum Benefit and you qualify for a Restoration of Benefits as defined in the policy, full benefits will be restored up to the maximum benefit shown in your policy.

■ Bed Reservation Benefit

If you are hospitalized while receiving benefits in a Nursing Facility or Assisted Living Facility, the Company will continue to pay a benefit for a charge made to reserve your accommodations in the facility for up to 21 days per calendar year.

■ Waiver of Premium

No additional premium payments will be required once benefits become payable for all covered services, as long as you are still receiving benefits.

■ Spousal Discount

You can receive a 10% discount when you and your spouse apply for coverage and are both approved.

■ Coverage for Pre-existing Conditions

Pre-existing conditions disclosed on the application will be covered immediately.

■ Optional Inflation Protection

Either Simple or Compound inflation can be added at an additional cost.

■ Optional Home Health Care Rider

At an additional cost, this optional rider will pay 75% of the Daily Benefit of the base policy for medically necessary Home Health Care services for a maximum of 90 days with no Elimination Period.

Footnotes:

¹ U. S. Senate, Committee on Aging, *Long Term Care, Aging Baby Boom Generation Will Increase Demand and Burden on Federal and State Budgets*, March 2002.

This policy is not available in all states. It contains exclusions and limitations. For costs and complete details, call or write your insurance agent or the Company. Benefits, limitations and exclusions may vary depending on the state of issue and the plan you selected. Policy Form Series 2090, Riders RCCIR-0805-1, RCSIR-0805-1 and SL-HHCR-0912-1.

This is not a Medicare Supplement policy nor a Long Term Care insurance policy. This is a limited benefit Nursing Facility insurance policy.