

## Short-term Care Insurance<sup>1</sup>

It is important to protect your assets and make sure you are well protected in the future, especially when facing an uncertain health care situation.



### Why should I consider Short-term Care insurance?

**70%**

of adults 65+ will need some type of long-term care services and support in their remaining years.<sup>2</sup>

#### RECOVERY CARE CAN BE EXPENSIVE

The average American turning 65 years old today will likely incur **\$120,900** in future extended care costs.<sup>3</sup>



### Protect yourself with Short-term Care insurance

**Short-term Care insurance** covers the costs of both medical and non-medical care after an illness or injury.

### Short-term Care insurance lets you:

- Protect your assets
- Get assistance when and how you need it
- Ensure your spouse is covered if something happens to you

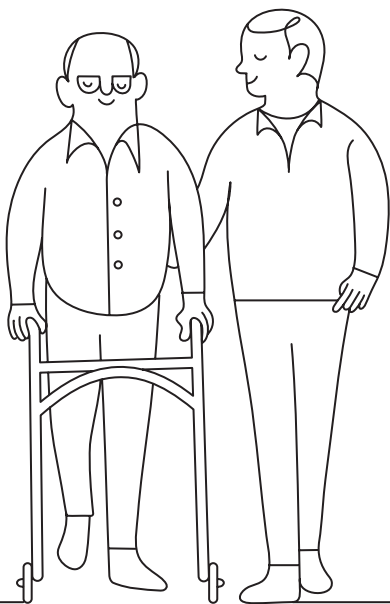


### Plus, Short-term Care insurance:

- ✦ Is more affordable than Long-term Care insurance
- ✦ Comes with Household Improvement and Care Coordination benefits
- ✦ Provides a daily home health care benefit of up to \$300
- ✦ Offers optional add-on riders so you can create the right plan for you

# The advantages of Wellabe's Short-term Care insurance

Both Short-term Care insurance and Long-term Care insurance are types of health insurance for extended care services. Understanding the differences between them can help you create a care plan that makes sure you're well protected.



	<b>SHORT-TERM CARE<sup>1</sup></b>	<b>LONG-TERM CARE</b>
<b>Care settings</b>	Home health care based, but can add a facility care rider	Primarily facility based, but can add a home health rider
<b>Recovery duration</b>	Up to 360 days for each care setting <sup>4</sup>	1-5 years
<b>Premiums</b>	Typically lower premiums than Long-term Care insurance	Generally more expensive premiums due to the policies' comprehensive and extended coverage
<b>Waiting period</b>	0 or 20 days, depending on the qualifying plan's elimination period	Up to 365 days, most common is 90 days
<b>Services covered</b>	Medical and non-medical	Medical and non-medical
<b>Benefit amount per day</b>	Up to \$500, depending on place of care and qualifying plan <sup>6</sup>	Typically paid on a per-month-basis, averaging \$4,000 per month

## **SHORT-TERM CARE**

### **Application process**

Simplified underwriting, limited health questions, no medical exam or assessment needed

### **Triggers for coverage**

Inability to perform certain activities of daily living, such as bathing, dressing, and eating or cognitive impairment. The policy will specify the number of activities that must be impaired in order to qualify for benefits and eligibility due to cognitive impairment.

## **LONG-TERM CARE**

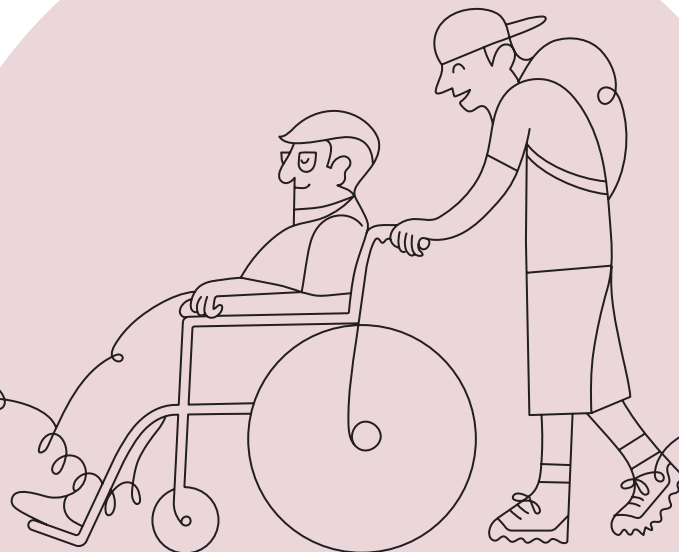
Lengthier and harder application process; may involve detailed health questionnaire, medical records review, and a medical exam or assessment

Inability to perform certain activities of daily living, such as bathing, dressing, and eating. The policy will specify the number of activities that must be impaired in order to qualify for benefits.

## **Learn more**

To be well protected for all of life's in-between stages, what-ifs, and unexpected changes:

- Visit [Wellabe's Short-term Care insurance page](#) to learn what is available in your state.
- Call 866-739-8143 to speak to an agent.
- [Request a free quote.](#)



# Prepare for tomorrow so you can live better today

Follow these steps to get started customizing your Short-term Care insurance plan.



## 1. Prepare for the application process

It's simple. You'll be asked a short series of questions about your health, such as past diagnoses and treatments. To be well prepared, please review your medical history.

## 2. Consider covering your spouse

Ensure they're covered in case anything happens to you and get valuable discounts.

## 3. Decide your level of coverage

- **Home health care benefit period:**  
Choose up to 360 days of coverage<sup>4</sup>
- **Home health care daily benefit:**  
Choose up to \$300 per day<sup>5</sup>

## 4. Select optional add-ons<sup>7</sup>

- **Nursing facility care:** Elect up to \$500 per day for up to 360 days<sup>4</sup> of additional care in a facility<sup>5</sup>
- **Inflation protection:** Ensure your home health benefits keep up with general price levels
- **Return of premium:** Get a portion of your premium back if the policy is terminated
- **Adult day care:** Receive \$50 per visit for up to 20 visits to an adult day care setting<sup>5</sup>

Call **866-739-8143** or visit **[wellabe.com](https://wellabe.com)** for more information.

### Footnotes

1. The Short-term Care product is called Home Health Care Insurance Policy in Iowa.
2. U.S. Department of Health & Human Services. "How much care will you need?" <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>. Viewed June 2023.
3. Risks and Financing, 2022 Research Brief – ASPE. Published August 2022. <https://aspe.hhs.gov/sites/default/files/documents/08b8b7825f7bc12d2c79261fd7641c88/ltss-risks-financing-2022.pdf>
4. This benefit is available up to 270 days in Idaho.
5. This benefit has an elimination period of 0 or 20 days.
6. Up to \$500 with the optional nursing facility care rider.
7. Varies by state.

### Policy forms

STC23; STC23(SD); STC23(TN)

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