

Short-Term Care[®]

An Affordable Approach to
Covering the High Cost of
Nursing Home Care

Senior Security Series[®]

Providing up to 360 days
of nursing home benefits
per confinement



The Strength of Experience

Bankers  Fidelity[™]



Why should you consider Short-Term Care protection?

If you understand the need for long-term care insurance but find the premiums too expensive, a Short-Term Care Policy® (form B 9305) from Bankers Fidelity Life™ may be for you. By providing up to 360 days of nursing home benefits per confinement, Short-Term Care will cover the majority of all nursing home stays at a price that is much more affordable than long-term care insurance.

In addition, Short-Term Care coverage helps provide a degree of protection from the depletion of your assets should you require a brief stay in a nursing facility. And a Short-Term Care Policy allows you time to make critical financial arrangements if long-term nursing home care becomes necessary.

Facts About Nursing Home Care*

As a national average, the cost per year in a nursing home in 2011 in the U.S. was:

- Private Room—\$239 per day / \$87,235 per year
- Semi-Private Room—\$214 per day / \$78,210 per year

Source: Results of study Mature Market Institute 2011; Oct/2011

According to the official US Government Site for People with Medicare (HHS.gov)

- Medicare will pay some nursing home costs under certain limited conditions.
- Services must be from a Medicare certified skilled nursing home after a qualifying hospital stay of at least 3 days.
- Medicare generally doesn't pay for long-term care.
- Medicare doesn't pay for help with activities of daily living or other care that most people can do themselves.

In 2013 you would pay the following on a Medicare approved nursing stay:

- Nothing for the first 20 days
- Up to \$148 per day for days 21-100
- All charges after 100 days

Source: www.medicare.gov

Consider the benefits* of a Short-Term Care Policy from Bankers Fidelity Life...

Covers all Levels of Care

Your Short-Term Care policy provides coverage for any level of care including custodial care.

No Prior Hospitalization Required

You may enter the nursing facility directly from your home; there is no pre-hospitalization requirement.

Flexible Benefits Tailored to Your Needs and Budget

Select from daily benefits of \$20* to \$300. Choose from benefit periods of 180 days or 360 days, with a 20** -day elimination period applied to either option.

*\$30 minimum in Georgia. **30 days in Tennessee.

Full Restoration of Benefits

Following confinement in a nursing home, and after you have been confinement-free for six consecutive months, 100% of any benefits paid are restored*. Your lifetime maximum benefit is two times the benefit period selected. Example: the 360 day benefit period provides a maximum lifetime benefit of 720 days.

*Not available in DE. Limited availability in NM and PA - only available on 180 day benefit period

Full Benefits Paid for Alzheimer's Disease

Cognitive impairments, including Alzheimer's Disease, senile dementia and Parkinson's Disease, are covered the same as any other illness.

Broad Definition of Coverage

Short-Term Care benefits are paid when you are unable to perform any two of five Activities of Daily Living (ADLs):

- Dressing • Toileting • Transferring • Continence • Eating

and your nursing home stay is medically necessary as determined by your physician.

Guaranteed Renewable for Life

Your policy can never be cancelled by the Company as long as your premiums* are paid on time, either in advance or during the grace period.

*Benefits are subject to limitations and exclusions. Premiums subject to change. Refer to Outline of Coverage for complete details.

Average Length of Nursing Home Stay: 411 Days

Length of stay in nursing homes varies widely and can be measured in a variety of ways. The average length of stay for a patient under the age of 85 was 411 days.¹ 67% of people discharged from nursing homes stayed for three months or less.²

¹ Source: 2004 National Nursing Home Survey prepared by Division of Health Care Statistics, Long-Term Care Statistics Branch; June 2008

² Source: AARP, Nursing Home Fact Sheet, February, 2001

Example of the Average Cost of Nursing Home Care in a Semi-Private Room for 360 days:

	0-20 days	21-360 days	Total
Medicare Approved*	YOU PAY: \$0	YOU PAY: \$67,480*	YOU PAY: \$67,480
Not Medicare Approved (at \$214 per day)	YOU PAY: \$4,280	YOU PAY: \$72,760	YOU PAY: \$77,040

* 21-100 days at \$148 per day = \$11,840
 + 101-360 days at \$214 per day = \$55,640
 = \$67,480

* Medicare covers skilled care in a skilled nursing facility (SNF) if you have Medicare Part A (Hospital Insurance), a qualifying hospital stay of three consecutive days or more and your doctor has decided that you need daily skilled care.

The SNF providing these services must be certified by Medicare and the stay must be for a medical condition that was treated during a qualifying three-day hospital stay.

Solution: With a Bankers Fidelity® Short-Term Care Policy

\$220 per day / 360 day benefit

	0-20 days [†]	21-360 days	Total
Medicare Approved	YOU PAY: \$0	YOU PAY: \$0	YOU PAY: \$0
Not Medicare Approved	YOU PAY: \$4,280	YOU PAY: \$0	YOU PAY: \$4,280

[†]30-day elimination period in TN.

That's a Difference of:

Medicare Approved	\$67,480	At age 65, a Non-Tobacco male with a \$220 per day / 360-day benefit would have to pay premiums of \$76.56 ^{††} monthly for at least 73 years before the insurance coverage would cost this much!
Not Medicare Approved	\$77,040	At age 65, a Non-Tobacco male with a \$220 per day / 360-day benefit would have to pay premiums of \$76.56 ^{††} monthly for at least 83 years before the insurance coverage would cost this much!

^{††}Rates for GA shown; rates vary by state. Rates subject to change on a class basis.

With Bankers Fidelity's Short-Term Care, if your stay is less than one year and Medicare approved, you pay \$0.