

# WHY SHOULD I CONSIDER SHORT-TERM CARE INSURANCE?<sup>1</sup>

**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>



UP TO  
**360**  
days of coverage<sup>4</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

**wellabe**<sup>®</sup>

Medico  
Insurance Company  
A Wellabe Company

Learn more about Short-term Care insurance at [Wellabe.com/short-term-care](https://www.wellabe.com/short-term-care)

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/ltsr-risks-financing-2022.pdf>  
4. This benefit is available up to 270 days in Idaho. This benefit has an elimination period of 0 or 20 days.

This product is underwritten by Medico<sup>®</sup> Insurance Company, a Wellabe company. Each underwriting company is solely responsible for its own contractual and financial obligations. THIS IS A LIMITED POLICY. This is intended to provide a general description of the plan benefits. Plan provisions and benefits may vary from state to state. This plan has exclusions and limitations. For costs and further details of coverage, see your producer or write to Wellabe, P.O. Box 10386, Des Moines, IA 50306-0686 or call 800-228-6080. If there is a discrepancy between this and the contract, the contract language prevails. This is a solicitation of insurance, and a licensed producer may contact you. © 2024 Wellabe, Inc. All rights reserved.