

Short-term Care Insurance¹

Helping you prepare for tomorrow so you can live better today.

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.

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 coverage²
- **Home health care daily benefit:** Choose up to \$300 per day³

4. SELECT OPTIONAL ADD-ONS⁴

- **Nursing facility care:** Elect up to \$500 per day for up to 360 days² of additional care in a facility⁵
- **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 setting⁵

Call your agent or visit wellabe.com/short-term-care for more information.

Footnotes

1. The Short-term Care product is called Home Health Care Policy in Iowa.
2. This benefit is available up to 270 days in Idaho.
3. This benefit has an elimination period of 0 or 20 days.
4. Varies by state
5. This benefit has an elimination period of 0 or 20 days.

Policy forms

STC23; STC23(CO); STC23(IL); STC23(MI); STC23(MO); STC23(NC); STC23(OH); STC23(SD); STC23(TX); STC23(WY)

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