

Standard Life and Accident  
Insurance Company

# RecoveryCare II

A Short Term Nursing Facility  
Insurance Solution



**Standard Life**  
and Accident  
Insurance Company  
A Member of the American National Family of Companies

**888.290.1085**

Visit our web site at [www.slaico.com](http://www.slaico.com)

Individually Underwritten  
Association Group Insurance Policy  
Exclusively for NCAA Members  
and Their Families

ST-2105

RCB08

**Ins-Special, Inc**  
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Purdy, MO 65734  
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800-789-0182

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## RecoveryCare II

A Short Term Nursing Facility  
Insurance Solution

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 Elimination Periods
- Choice of Lifetime Maximum Benefit
- Restoration of Benefits
- Waiver of Premium
- Spousal Discount





## 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."<sup>1</sup>

Since both Medicare and Medicare Supplement insurance cover only skilled nursing facilities, you may be responsible for the cost of all services in facilities providing 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 or Assisted Living Facility Care due to medical necessity, as defined in the certificate; and
- The services are in your Plan of Care, approved by your physician and the Company.



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## 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 certificate 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 certificate provisions. Once you satisfy the Elimination Period, you never have to satisfy it again.

#### ■ 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. If your Lifetime Maximum Benefit is fully exhausted 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.

#### ■ 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.

#### Footnotes:

<sup>1</sup> 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 certificate is not available in all states. It contains exclusions and limitations and is renewable at the option of the Company. 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 2089P-0806, Riders RCCIR-0805 and RCSIR-0805.

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

## Need Assistance?

A Standard Life representative can help you analyze your various insurance needs and recommend a suitable solution. You can locate a representative in your area by calling us at 888.290.1085.



Daily Benefit: \$ \_\_\_\_\_ Lifetime  
Maximum Benefit: \_\_\_\_\_ Days

### PREMIUM CALCULATION WORKSHEET

Base Policy Rate: \$ \_\_\_\_\_

Number of Units: (x) \_\_\_\_\_  
= \$ \_\_\_\_\_

Inflation Protection Rider: \$ \_\_\_\_\_

Number of Units: (x) \_\_\_\_\_  
= \$ \_\_\_\_\_

**Subtotal:** = \$ \_\_\_\_\_

0 Day Elimination Option: (x) 1.10  
= \$ \_\_\_\_\_

Preferred Underwriting: (x) .80  
(if applicable)  
= \$ \_\_\_\_\_

Spousal Discount: (x) .90  
(if applicable)  
= \$ \_\_\_\_\_

Modal Factor: (x) \_\_\_\_\_  
= \$ \_\_\_\_\_

NCAA Membership: (+) \$ \_\_\_\_\_

**Total Modal Premium:** = \$ \_\_\_\_\_

First Month NCAA  
Membership (waived): (-) \$ \_\_\_\_\_

**Total Initial Premium:** = \$ \_\_\_\_\_

#### MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

## RecoveryCare II

Annual Rates Per \$10 Unit Daily Nursing Home Benefit

ISSUE AGE	BASE POLICY 20 DAY ELIMINATION			COMPOUND INFLATION RIDER			SIMPLE INFLATION RIDER		
	360 days	270 days	180 days	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 11.00	\$ 10.00	\$ 8.00	\$16.00	\$14.00	\$12.00	\$ 7.00	\$ 7.00	\$ 6.00
53	11.97	10.85	8.86	18.38	15.88	13.50	7.97	7.84	6.77
54	13.38	12.10	10.01	21.51	18.44	15.55	9.42	9.00	7.78
55	15.22	13.74	11.43	25.25	21.56	18.05	11.30	10.44	9.02
56	17.43	15.71	13.10	29.46	25.12	20.90	13.51	12.12	10.43
57	20.00	18.00	15.00	34.00	29.00	24.00	16.00	14.00	12.00
58	22.88	20.56	17.09	38.74	33.07	27.26	18.68	16.04	13.69
59	26.03	23.35	19.34	43.50	37.19	30.55	21.47	18.19	15.45
60	29.38	26.31	21.70	48.10	41.20	33.76	24.27	20.39	17.26
61	32.88	29.39	24.13	52.36	44.94	36.76	26.98	22.61	19.07
62	36.47	32.53	26.58	56.11	48.25	39.42	29.50	24.78	20.83
63	40.13	35.71	29.05	59.23	51.04	41.66	31.78	26.87	22.53
64	44.00	39.04	31.63	61.86	53.41	43.56	33.90	28.92	24.18
65	48.23	42.67	34.46	64.19	55.52	45.25	35.99	30.97	25.82
66	53.01	46.75	37.69	66.42	57.55	46.85	38.17	33.06	27.47
67	58.50	51.42	41.44	68.75	59.64	48.47	40.56	35.25	29.17
68	64.82	56.79	45.83	71.32	61.92	50.22	43.23	37.56	30.93
69	71.93	62.81	50.77	74.04	64.29	52.02	46.11	39.95	32.75
70	79.72	69.39	56.18	76.74	66.64	53.79	49.04	42.36	34.57
71	88.09	76.45	61.94	79.26	68.82	55.44	51.89	44.73	36.37
72	96.94	83.89	67.94	81.44	70.69	56.86	54.53	47.00	38.11
73	106.27	91.71	74.19	83.18	72.16	57.98	56.85	49.11	39.75
74	116.40	100.31	81.02	84.54	73.18	58.73	58.91	50.97	41.17
75	127.73	110.14	88.85	85.63	73.74	59.06	60.79	52.50	42.28
76	140.67	121.70	98.14	86.56	73.83	58.92	62.59	53.61	42.94
77	155.64	135.44	109.31	87.44	73.44	58.25	64.39	54.22	43.06
78	172.93	151.69	122.63	88.36	72.60	57.05	66.26	54.30	42.56
79	192.38	170.09	137.76	89.26	71.44	55.49	68.13	54.00	41.66

RATES ARE SUBJECT TO CHANGE  
FOR 0 DAY ELIMINATION MULTIPLY BY 1.10

<b>Issue Ages:</b> 50 - 79	<b>Available Riders:</b> 5% Compound Inflation 5% Simple Inflation
<b>Daily Benefit:</b> \$50 - \$300	<b>Available Discounts:</b> Preferred Underwriting 20% Spousal Discount 10% List Bill 5%
<b>Lifetime Maximum Benefit:</b> 180, 270, 360 days	
<b>Elimination Period:</b> 0 or 20 days	

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