

Flexible, Affordable, and Necessary:

The Benefits of Short-Term Care Insurance



As an insurance agent, you know the importance of providing comprehensive coverage for your clients. Short-Term Care insurance (STCi) is a unique and affordable coverage option, providing much-needed protection for your clients. In this educational flyer, we'll provide you with crucial information that you need to know about Short-Term Care insurance so that you can confidently offer this coverage to your clients.

What is Short-Term Care insurance?



Short-Term Care insurance provides coverage for in-home care, assisted living, and nursing home stays, typically ranging from several weeks to a year. It is designed for individuals who need assistance with activities of daily living due to an illness or injury, or have a cognitive impairment.

Why offer Short-Term Care insurance to your clients?

Here are some key features of Short-Term Care insurance to make your clients feel secure:

Flexible coverage

options: Benefits for in-home care, assisted living, nursing home, and a cash benefit to pay family and friends.

Accessible coverage: STCi is affordable coverage that, due to its two-tiered underwriting, is available to more clients with health concerns.

Valuable benefits: STCi provides benefits typically not covered by other insurance. The built-in prescription drug benefit and optional Hospital Indemnity rider on STCi are especially attractive to Medicare beneficiaries.

How to offer Short-Term Care insurance to your clients?



It is as simple as starting the conversation. Most clients are unaware that Short-Term Care insurance benefits pay where their existing health insurance or Medicare typically does not. As an agent, you can help your clients understand their coverage options and choose the coverage that is right for them.

Have you asked your clients?



To get started, contact us to learn more about this unique and in-demand coverage and start selling today!

With Short-Term Care insurance, you can help your clients secure their health and financial future. Cori Fountain is not affiliated with or endorsed by the government or federal Medicare program. Insurance-related solicitation.

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