

# Group Short-Term Recovery Insurance

Your Guide to  
Underwritten by Hartford Life and Accident Insurance Company

**ASCE** | MEMBER  
INSURANCE

## ■ Why Purchase Short-Term Recovery Insurance Through the ASCE?

If you are an ASCE member age 65 or over and are recovering from an accident, surgery, or illness, you'll likely want to stay independent and in control of your care. But without a backup plan like the ASCE Group Short-Term Recovery Insurance Plan, you may not be able to afford the type of care you want. Or you may have to rely on assistance from your children, other family members, or your retirement savings for support.

Although Medicare helps, it doesn't pay for everything you might need if you encounter a short-term illness or injury. Home recovery care, including home nursing service, physical and occupational therapy, speech therapy, companion care, home healthcare, and homemaker services are frequently not fully covered by Medicare. ASCE Group Short-Term Recovery Insurance was designed to help you financially for an approved recovery program from an illness or injury.\*

*\*Please see section 'What Are The Plan Highlights?' for further details.*

The ASCE Group Short-Term Recovery Insurance Plan helps keep you in charge. With this coverage, you can have added peace of mind knowing you have protection you may need to help you stay independent and confidently make the home recovery care choices you want.

## ■ How Do I Know If I Am Eligible?

The ASCE Group Short-Term Recovery Insurance Plan is available exclusively to ASCE members age 65 and over. This benefit is not available to the general public, and you won't easily find it on your own. This plan was specifically developed for

retired ASCE members and their spouses age 65 and over enrolled in Medicare to help pay for home recovery expenses Medicare doesn't fully cover.

## ■ What Are The Plan Highlights?

The ASCE Group Short-Term Recovery Insurance Plan has two parts—a Hospital Income/Skilled Nursing Benefit and a separate Home Recovery Care Benefit. You'll get paid cash benefits when your doctor says you need care in your home after a hospital stay and Medicare approves the home recovery care your doctor recommends.

### **Hospital or Skilled Nursing Facility Stays: Up to \$1,000 Cash Benefits**

With the Hospital/Skilled Nursing Facility Benefit, you'll collect \$300 once you're admitted to a Hospital or a Skilled Nursing Facility for at least one day—at any time and for any reason—regardless if you need home recovery care.

If you find you need longer care, you'll collect an additional \$350 after 15 days staying in a Hospital or Skilled Nursing Facility, and another \$350 after 30 days in the hospital. That's up to \$1,000 in cash benefits you could get paid to use toward your recovery care. Benefits are paid directly to you or to whomever you designate.

### **Home Recovery Care: Up to \$4,000 Cash Benefits**

The ASCE Home Recovery Care Benefit pays you \$100 in cash benefits for each day (from the first day) you incur a covered home-recovery-care expense. Benefits are paid up to 40 days per year (maximum 20 days per occurrence). That's up to \$4,000 in lump sum cash benefits paid directly to you—or you may assign benefits to be paid directly to the hospital or any other health care facility from which you received care. This benefit will be paid in addition to any other insurance coverage you have.

## ■ What Is My Cost?

### Affordable Group Rates

The ASCE designed its Group Short-Term Recovery Insurance Plan so you can get benefits for what you need, without paying extra for what you don't. Here are the affordable monthly rates:

Age	Member	Member & Spouse
65-69	\$19.95	\$39.90
70-74	\$27.95	\$55.90
75-84	\$39.95	\$79.90
85+	\$47.95	\$95.90

For your convenience, you'll be billed quarterly. You cannot be singled out for a rate increase—your rates will not be changed unless they are for everyone in your age group. Rates are based on your attained age and increase as you enter a new age category.

*To keep your rates affordable, at age 80 the Home Recovery Care Benefit will reduce to an annual maximum of 20 days or \$2,000 for covered services. The Hospital/Skilled Nursing Facility Benefit remains the same and remains unlimited, regardless of how many times you're admitted to a Hospital or Skilled Nursing Facility.*

## ■ What Else Should I Know?

### Keep Your Coverage As Long As You Want

Your protection starts as soon as the first day of the month after we receive your confirmation form and first premium payment. Then, you can keep your ASCE Group Short-Term Recovery Insurance Plan as long as you want. Your coverage won't end due to age, unlike many other insurance plans on the market. Your spouse's coverage ends when your coverage terminates or the date you and your spouse are legally separated or divorced from one another. As long as the Master Group Policy remains in force, you only need to pay your premiums when due and remain an ASCE member to keep your protection.

### Pre-Existing Conditions Limitations

A Pre-Existing Condition means any injury or sickness, diagnosed or undiagnosed, for which medical care is received by a covered person within the six month period prior to the covered person's effective date of insurance. For the purposes of this limitation, we will consider: a) Medical care received when a physician is consulted or medical service is given; or treatment is recommended or prescribed by, or received from a physician; b) Treatment to include but not be limited to, any medical examination, test, attendance or observation; medical services, supplies, or equipment, including their prescription or use;

or prescribed drugs or medicines, including the prescription or use; all manifestations, symptoms, or findings which result from the same or related accident or sickness or from any aggravations of accident or sickness; are considered to be the same accident or sickness for the purpose of determining a Pre-Existing Condition. Conditions Prior to Effective Date: During the first six months of a covered person's insurance, losses incurred for Pre-Existing Conditions are not covered. This will not apply to loss that the covered person incurs after being free of medical care for the condition for a six month period (ending any time on or after his or her effective date).

### Exclusions

To keep your rates low, this Plan does not cover intentionally self-inflicted injuries, suicide, or attempted suicide, whether sane or insane (while sane in MO and CO); any loss caused or contributed to by war or act of war, whether the war is declared or not; or pregnancy or child birth, except complication of pregnancy.

### Definitions

1) *Confined or Confinement* means being an inpatient in a hospital due to sickness or injury.  
2) *Skilled Nursing Facility and Hospital* do not mean any institution or part thereof used primarily as: a rest home or convalescent home; a home for the aged or a place for rest or custodial care; a clinic; or a place for the care of drug addicts, alcoholics, or mentally ill.

**Certificate of Insurance:** This brochure explains the general purpose of the insurance described, but in no way changes or affects the Master Policy AGP-5429 as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction benefits, and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

**"30-Day Free Look":** When you become insured you will be sent a Certificate of Insurance summarizing your insurance coverage. If you are not completely satisfied with the terms of your certificate, you may return it, without claim, within 30 days. Your coverage will be invalidated and you will receive a full refund—no questions asked!

■ **How Do I Apply?**

Before you request coverage, you must be a member in good standing with ASCE. Please wait until your application for membership is accepted before initiating insurance. If you have any questions regarding membership, please contact ASCE directly. To apply for insurance, please download the application for the product you would like to apply for. You may mail your completed and signed application to:

**ASCE Member Insurance Program**  
1200 East Glen Avenue  
Peoria Heights, IL 61616-5348

**The ASCE Group Short-Term Recovery Insurance Plan Is Underwritten By:**



Hartford Life and Accident Insurance Company  
Simsbury, CT 06089

The Hartford is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company of Hartford Life and Accident Insurance Company.

Policy Form #SRP-1151 A (HLA) (5429)

*Acceptance into this plan is subject to medical evidence of insurability as determined by The Hartford. Depending on your age, the amount of coverage you request, and your answers on the application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/tests requested by the company will be conducted at your convenience and at no expense to you.*

*The ASCE sponsors and fully approves this insurance program solely as a service to ASCE members and their families. ASCE incurs certain administrative expenses in connection with this sponsored program. To provide and maintain this valuable membership benefit, it is reimbursed for such expenses. ASCE also receives a fee for the license of its name and logo for use in connection with the Plan.*

*For complete plan details, please contact the Plan Administrator, Pearl Insurance, at 1.800.650.ASCE (2723).*

**Marketed and Administered by:**



1200 East Glen Avenue  
Peoria Heights, IL 61616  
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## Important Notice to Persons on Medicare This Insurance Duplicates Some Medicare Benefits

### **This is not Medicare Supplement Insurance**

This insurance pays limited reimbursement for expenses if you meet the conditions listed in the policy. It also pays a fixed amount, regardless of your expenses, if you meet other policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement Insurance.

#### **This insurance duplicates Medicare benefits when:**

- any expenses or services covered by the policy are also covered by Medicare.

**Medicare generally pays for most or all of these expenses.**

**Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:**

- hospitalization
- physician services
- hospice care
- other approved items and services.

## BEFORE YOU BUY THIS INSURANCE

- √ Check the coverage in **all** health insurance policies you already have.
- √ For more information about Medicare and Medicare Supplement Insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- √ For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

**Form PA-9055  
Printed in U.S.A.**