



Bankers Fidelity Life Insurance Company®

Vantage Recovery®

Limited Benefit Nursing Facility Confinement Policy Form B 21702



Did you know?

Nearly **1.3 million** knee replacements are performed on Americans each year.¹



¹<https://health.ucdavis.edu/blog/cultivating-health/joint-replacement-is-hip-or-knee-replacement-surgery-right-for-you/2024/10>

According to the National Stroke Association,

40% of people who have a stroke



experience moderate to severe impairments that require special care.²

²<https://www.stroke.org/en/life-after-stroke/stroke-rehab>



As of 2024, the population of people in **the US** grew to **18% increasing the demand for care for older people.**

³<https://www.cnbc.com/2025/11/21/senior-caregiving-labor.html>

Vantage Recovery[®]

Injuries and chronic illnesses do not discriminate. They strike people of all ages, both working and retired, and can be financially overwhelming—especially if you and your family are unprepared. Confinement in a nursing facility or medically necessary care from a licensed home health care agency can definitely put strain on your wallet.

Many individuals cannot afford the expenses incurred during this stressful time, but there is a viable option. You can choose the coverage that works best for you and your financial situation and take some of the worry out of your recovery with our short-term solution, Vantage Recovery.

Benefits of Short-Term coverage:

A Vantage Recovery policy from Bankers Fidelity may cover daily expenses for a period of confinement in a nursing facility with premiums that can be more affordable than long-term care options. Additional benefits include:

- ▶ Issue ages 18–85
- ▶ Select daily benefits of \$30 to \$300 and benefit periods of 90, 180, 270, or 360 days.^{*†}
- ▶ Elimination Period options, 0 or 20 days
- ▶ Unisex rates
- ▶ Preferred and Standard Rate Classes
- ▶ Restoration of Benefits^{**}
- ▶ Simplified application
- ▶ A Household Premium Discount—10%
- ▶ Guaranteed renewable for life, as long as premiums are paid on time
- ▶ 30-day Right to Examine

^{*}Benefit pays actual charges not to exceed the Daily Benefit Amount

[†]Amounts and periods vary by state

How it works:

It's recovery on your terms.

- ▶ **Your choice of care**—Regardless of how you receive care, whether it's a short stay in nursing facility for rehabilitation or you receive care from a licensed home health care agency in your own home.
- ▶ **No prior hospitalization is required**—You don't need to have been admitted to a hospital to be eligible for benefits to cover recuperation and rehabilitation from surgery, injury, or illness.
- ▶ **Choose the coverage that fits you and your budget**—Select daily benefits of up to \$300 and benefit periods of 90, 180, 270, or 360 days. Benefits can begin as early as day one or as late as 20 days after nursing home confinement or home health care begins.

Restoration of Benefits (example):

Let's say you choose the 270-day benefit period with the optional **Home Health Care Rider**, which provides a maximum lifetime benefit of 540 days of coverage. Then one day, while taking a walk at your favorite park, you twist your ankle, fall, and end up needing knee surgery. You select to receive 270 days of in-home treatment through a licensed home health care agency.



Three years later, you suffer a stroke and require medical care. Your coverage picks up where you left off, giving you an **additional 270 days** in a nursing care facility or covering the same amount of time for care from a licensed home health care agency.

How it can help:

It is Guaranteed Renewable for Life. Once you have a Vantage Recovery insurance policy with Bankers Fidelity, you can rest assured you'll have it for life. Your policy cannot be canceled due to any changes in your health, as long as you pay your premiums on time. Once you have received benefits for the maximum number of days payable under the policy, and no further benefits will become payable, the policy will terminate.

Pays full benefits for Alzheimer's Disease. Cognitive impairments, including Alzheimer's disease, senile dementia and Parkinson's disease are covered the same as any other illness.

Vantage Recovery pays benefits when your physician deems a stay at a nursing facility medically necessary and you are unable to perform at least two of the six Activities of Daily Living (ADLs). These ADLs are:

- **Transferring**—otherwise known as functional mobility, which includes the ability to walk and get in and out of bed and chairs
- **Dressing**—the ability to select appropriate clothing and dress oneself
- **Toileting**—getting to and from the toilet, sitting down and standing back up, and cleaning oneself after use
- **Eating**—the ability to feed oneself, not including the preparation of food
- **Continence**—the ability, both physical and mental, to use the restroom
- **Bathing**—the ability to wash oneself without assistance and get in and out of a tub or shower

Enhance Your Coverage with Optional Riders

Home Health Care:

Medicare may only cover short-term home health care under certain limited conditions. Vantage Recovery can help cover some of the daily expenses associated with a period of confinement in a nursing facility or home health care. These benefits can help to provide peace of mind and invaluable assistance to caregivers, who can be secure in the knowledge that their loved ones are receiving excellent care. These benefits may also be restored after a six month treatment-free period.**

Cancer First Occurrence Benefit Rider

Vantage Recovery pays a lump sum benefit in the event that you receive an Initial Diagnosis of Cancer after the rider has been in effect for 30 days. Benefits are not payable for 1) non-malignant, benign, pre-malignant or non-invasive tumors or lesions or dysplasia, or carcinoma in situ; 2) pre-malignant skin lesions or carcinoma in situ of the skin including melanoma in situ; or 3) skin cancer (except malignant melanoma).**

**See Outline of Coverage for additional details.

For questions or to get a quote, contact us
by calling 866-458-7504.

The Strength of Experience

At Bankers Fidelity, we conduct our business according to a strong set of guiding principles.

For more than 65 years, we have been honored to provide tens of thousands of Americans with valuable, customer-focused insurance products.

Our commitment to fair and fast payment of claims has earned us a reputation for delivering quality service to our policyholders and their families.

You can rely on our reputation as a Company that consistently makes good on its promises to every single policyholder.

Bankers Fidelity is rated A- (Excellent) by A.M. Best Company.*

*Best Rating Report; prepared by A.M. Best Company; www.ambest.com.
The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



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www.bankersfidelity.com

Bankers Fidelity Life Insurance Company® is not affiliated with or endorsed by the U.S. Government, the federal Medicare program or the Centers for Medicare and Medicaid Services. This is a solicitation of insurance and an independent agent may call on you.

Short-Term Care Nursing Facility Confinement[†] Insurance is not Medicare Supplement insurance nor is it a substitute for Medicare Supplement insurance. If you are eligible for Medicare, please read the Guide to Health Insurance for People with Medicare available from the Company. Short-Term Care Nursing Facility Confinement Policy[†] form series B 21702 is underwritten by Bankers Fidelity Life Insurance Company®. Limitations and Exclusions apply; actual policy provisions control. Rates subject to change on a class basis. Application to determine eligibility required. Product availability and benefits may vary by state. THIS IS A LIMITED BENEFIT POLICY.

Product not sold in AK, CA, CT, FL, ID, MA, MN, NH, NY, OR, RI, SD, VT, WA, or WI. Plan availability can vary by state.

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