



Dear ,

Based on your status as an FRA member, **you are now eligible** for a plan that can provide cash benefits to help you avoid the potentially large financial exposure caused by a Hospital stay and recovery period, Short Term Recovery Insurance (RecoveryCare).

This offer is a key privilege (just recently finalized) for FRA members and their spouses. And it's yours, Acceptance Guaranteed. This means that insurance benefits payable are subject to your policy's Pre-Existing Conditions Limitation.

You cannot be turned down for any reason for this FRA coverage (subject to the Pre-Existing Conditions Limitation).

You are **100% guaranteed acceptance for the coverage** outlined herein. This means that insurance benefits payable are subject to your policy's Pre-Existing Conditions Limitation.

Return your signed Confirmation Form to enroll.

Here's a brief of the current situation:

Your enrollment opportunity is intended to help you lock into a plan that can provide up to \$8,000.00\*-a-year cash benefits (up to \$200.00 a day for 2 twenty day Benefit Periods per Accrual Year) ... to help pay the rehabilitation, physical therapy and home health care expenses impacting the financial stability of too many retirees.

As generous as their benefits are, Medicare paired with TRICARE For Life were not meant to cover everything.

Home health care benefits.

Just because Medicare or TRICARE "approves" your doctor's recommendation for home health care treatment, they may not cover all of your home health care expenses.

**In fact there are limits on the amounts paid for "approved" care.**

And unfortunately, that's left many military retirees and their spouses paying out of pocket expenses for "approved" home health care costs.

Take the case of "Mike Armstrong." Although his name has been changed to protect his privacy, Armstrong is a real retiree. With the implementation of TRICARE For Life, he thought his health care worries were over. Even when he had a stroke last year, Armstrong didn't worry too much about paying for his treatments.

He got the specialized care he needed and was in rehab for two full months.

Then he was sent home.

Unfortunately, Armstrong's doctor says he still needs physical therapy and a nurse to check in on him. Although Medicare "approved" his treatments, it limited what it would pay.

Armstrong doesn't want to "settle" for less ... or go without the treatment his doctor recommends ... so he's paying the difference out of his own pocket (to the tune of \$450.00 a week).

## **A SOLUTION FROM THE COMPANY BEHIND MilicarePLUS**

FRA played a key role in securing the promise of lifetime health care for military retirees. The reality of retirees left with significant out-of pocket expenses, however, also drew quick action at FRA.

We went straight to the military health care professionals at The Hartford<sup>1</sup> (the company behind the FRA-endorsed flagship MilicarePLUS Program) to negotiate a plan ... designed to help pay home health care expenses for you.

The result? The FRA-endorsed RecoveryCare Plan.

In a nutshell, RecoveryCare could be part of your home health care safety net ...

This offer is reserved exclusively for FRA members and their spouses.

When you sign and return your Confirmation Form, you'll lock in a powerful pair of cash benefits:

- **Up to \$8,000.00\*** a year for members under age 80 (up to \$4,000.00 a year for members age 80 and over) for home health care — whether it's for rehabilitation, nurse visits, physical therapy, speech or occupational therapy, homemaker services or more. You'll collect \$200.00 a day (up to \$8,000.00\* a year) for each day you need home health care — on top of any benefits paid by Medicare or TRICARE For Life.
- **Up to \$1,450.00** cash benefits for each Hospital and Skilled Nursing Facility stay — with NO LIMIT on the number of times you can collect each year as long as your Periods of Confinement are unrelated and separated by more than 90 days. On the very first day of your stay, you'll collect \$750.00. After you've been in the Hospital and/or Skilled Nursing Facility for 14 days, you get an additional \$500.00. After 30 days of Confinement, you'll collect \$200.00 more.

And tapping into your RecoveryCare benefits couldn't be easier.

There are no "preferred provider" networks. No "special conditions" to worry about.

As soon as Medicare or TRICARE approves one or all of the home health care treatments your doctor recommends, RecoveryCare kicks in up to \$8,000.00\* in home health care benefits PLUS \$1,450.00 or more in Hospital benefits.



## FRA INSISTED ON EXTRA PRIVILEGES FOR YOU

The Recovery Care cash benefits listed herein can be valuable for FRA members covered by Medicare or TRICARE For Life.

But the key advantages don't end with cash benefits. You'll rest easier with:

- **New, lower group rates.** The cash benefits for care needed due to a fall ... a serious infection ... a car accident ... even a single heart attack can offset years of RecoveryCare premiums. And now, thanks to the good health of your fellow members, rates have recently been reduced. RecoveryCare should easily fit into almost any budget with economical rates starting at 66¢ a day.
- **Coverage for the long haul.** Unlike other plans which suddenly end when you reach a certain age, you can count on RecoveryCare ... even if you're fortunate enough to live to 100.

Of course, RecoveryCare covers all new Sicknesses or Injuries right away. You'll get valuable cash benefits for any current health conditions once you've been in the program for 6 months or gone 6 months without medical treatment for that condition (whichever comes first).

- **Coverage for your spouse.** Because women generally outlive men, a plan like RecoveryCare could be important for your spouse. That's why we urge you to strongly consider activating coverage for both you and your spouse (both must be over age 65) when you sign your Confirmation Form.

Plus, RecoveryCare stands by your spouse ... even if something happens to you. As a result, this cash benefit plan can be an especially important part of the safety net for your spouse.

Unfortunately, shortfalls in home health care benefits are a reality for every American relying on Medicare or TRICARE For Life.

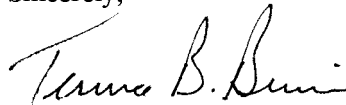
But please remember:

**RecoveryCare — specifically tailored to help you pay any out-of-pocket expense left after Medicare and TRICARE For Life — is not available to the general public.**

### SEND NO MONEY NOW.

Please sign and return your Confirmation Form.

Sincerely,



Terence B. Bernier  
Managing Director  
FRA-endorsed Insurance Programs Administrator

P.S. **You'll be placed on our "Active Benefits" List.** As soon as we receive your signature on the enclosed Confirmation Form, we'll immediately update your records and add your name to the FRA-endorsed RecoveryCare "Active Benefits" List. You can rest assured that you've locked in the opportunity for a valuable financial safety net.

\*At age 80, Home RecoveryCare Benefits reduce to a maximum of \$4,000.00 a year.

Please read the enclosed materials for more information (including costs, exclusions, limitations, reduction of benefits and terms of coverage).

<sup>1</sup> The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company.

Terence B. Bernier, Licensed Agent  
License # 2177453  
Policy Number AGP-5240  
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ISTR648L - FRA



# FRA-endorsed Short Term Recovery Insurance Plan (RecoveryCare) Confirmation Form

**YOUR ACCEPTANCE IS GUARANTEED<sup>1</sup>. SEND NO MONEY NOW!**



### To Enroll:

Send this completed form to:  
**ADMINISTRATOR**  
FRA-ENDORSED INSURANCE PROGRAMS  
P.O. BOX 14464  
Des Moines, IA 50306-9468

### QUESTIONS?

1-800-424-1120  
fra@marshpm.com

Name: \_\_\_\_\_  
Last First MI  
Add 1: \_\_\_\_\_  
Add 2: \_\_\_\_\_  
City, St., Zip: \_\_\_\_\_



### Underwritten by:

Hartford Life and Accident Insurance Company  
Simsbury, CT 06089

## STEP 1 CONFIRM COVERAGE FOR:

- MEMBER AND SPOUSE (S101, S105)       MEMBER ONLY (S101)

## STEP 2 PLEASE COMPLETE:

Member # \_\_\_\_\_ Spouse's Full Name \_\_\_\_\_  
(if enrolling)  
E-Mail Address \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Sex  M  F Date of Birth \_\_\_\_\_ Sex  M  F  
(Mo./Day/Yr.) (Mo./Day/Yr.)  
Phone Numbers  
Work ( ) \_\_\_\_\_  
Home ( ) \_\_\_\_\_

## STEP 3 PLEASE SIGN AND DATE:

I hereby confirm my enrollment in the FRA-endorsed RecoveryCare Insurance Plan. Please process my Confirmation Form and send me a Certificate of Insurance immediately.

I understand I must be an FRA member age 65 or older and covered by Medicare or TRICARE to be eligible for coverage. I understand that this plan will not cover Pre-Existing Conditions (conditions for which medical advice or treatment was rendered or recommended by a physician for those being enrolled within 6 months of this new coverage) unless 6 months have passed from the effective date of this new coverage or until I have gone treatment-free for the condition for 6 consecutive months, whichever is earlier. I understand that the above coverage will become effective on the first day of the month following receipt of my Confirmation Form and first premium payment. For California, New Jersey and Utah Residents Only: I confirm that I am covered under a health benefits plan, contract or policy.

Signature \_\_\_\_\_ Date \_\_\_\_\_

<sup>1</sup>This policy is guaranteed acceptance, but it does contain a Pre-Existing Condition Limitation Please refer to the enclosed brochure for more information on exclusions and limitations, such as Pre-Existing Conditions.

**SEND NO MONEY NOW!**  
**Mail in the enclosed prepaid envelope to:**  
**P.O. Box 14464, Des Moines, IA 50306**

Policy Form #SRP-1151 A (HLA) (5240)  
ISTR648E - FRA  
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**AUTOMATIC CHECK WITHDRAWAL REQUEST:** By selecting Automatic Check Withdrawal, your premium will automatically be withdrawn from your checking account. Please provide the information requested below. **Remember to include your first premium and a blank voided check with your application.**

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_

I request that you pay and charge my account debits drawn from my account by the Plan Administrator to its order. This authorization will stay in effect until I revoke it in writing. Until you receive such notice, I agree that you shall be fully protected in honoring any such debits. I also agree that you may, at any time, end this agreement by giving 30 days advanced written notice to me and to the Plan Administrator. You are to treat such debit as if it were signed by me. If you dishonor such debit with or without cause, I will not hold you liable even if it results in loss of my insurance.

**Signature of Premium Payer** \_\_\_\_\_ **Date** \_\_\_\_\_

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# Short Term Recovery Insurance Plan (RecoveryCare) MYTHS & FACTS



## 4 MYTHS

### That Could Sink a Well-Planned Retirement

**Myth #1:** With the implementation of TRICARE For Life, all health care expenses are now covered!

Not entirely. As generous as Medicare and TRICARE For Life (TFL) are, they just weren't designed to pay for everything. Rehabilitation and home recovery care are two telling examples. Just because Medicare and TRICARE "approve" your home health care treatment, don't count on them paying 100%. In fact, Medicare and TRICARE often limit how much they'll cover for rehabilitation and home health care, even after "approval."

**Myth #2:** At my age, I'll never need home health care. If anything ever happens to me, it'll be fast.

That's a popular belief. Unfortunately, it has also cost many Americans dearly. With many Hospital stays getting shorter all the time, even serious Sicknesses and heart surgeries are now routinely followed by recuperation and/or physical therapy at home. As a military retiree, this trend can dramatically impact your nest egg. That's because Medicare and TRICARE For Life limit their benefits for home health care and recuperation treatments.

**Myth #3:** You get what you pay for. To lock in meaningful insurance benefits, you'd pay an arm and a leg.

Much like FRA's work on behalf of all military personnel on Capitol Hill, this is a case where more than 80,000 Shipmates working together can accomplish more than one individual. Member Benefits Department oversees the coverage for thousands of Shipmates and their families. As a result, we have the clout to negotiate money-saving group rates and can capitalize on economies of scale to hold costs even lower.

For example, FRA members under age 69 pay 66¢ a day. If you're 70 to 74, the cost is 92¢ a day.

**Myth #4:** Home health care can't be that expensive. I'll just pay for whatever I need out of my own pocket.

That assumption could cost you thousands. Just a few visits from a health aide could take a significant bite out of your wallet. And what about costs associated with more long-term rehabilitation needs for an Injury like a

broken hip or ankle? Multiple home health care treatments, home care and homemaker services, special equipment and special medications could easily mean bills for thousands of dollars — often paid out of your own pocket.

## 7 FACTS

### That Could Help Save Your Nest Egg

**Fact #1:** Medicare and TRICARE For Life have some limitations on the home health care they'll pay for.

That's why a Plan such as RecoveryCare may be important for FRA members and spouses. First, Medicare only covers intermittent and part-time home health care. 24-hour care and homemaker services are excluded. TRICARE For Life maintains strict criteria for most home health care expenses and won't cover home health aide, homemaker or companion services.

But RecoveryCare could put up to \$8,000.00\* cash benefits a year in your pocket ... to help cover the out-of-pocket expenses surrounding home health care treatment. As long as Medicare or TRICARE approves just one of your home health care expenses, RecoveryCare kicks in with valuable cash benefit payments—sent directly to you, or anyone you may choose.

**Fact #2:** With the limitations imposed by Medicare and TRICARE, it's a smart move to line up a "back-up" plan like RecoveryCare.

You'll collect right away ... \$200.00-a-day cash benefits (up to \$8,000.00\* a year to a maximum of 40 days per accrual year) starting with your first home health care treatment. Plus, you'll lock in up to \$1,450.00 cash benefits for every Hospital/Skilled Nursing Facility stay—even if you don't need home health care afterwards. On the first day of your Hospital stay, you'll collect \$750.00. After 14 days in the Hospital, you'll get an additional \$500.00. After 30 days in the Hospital, you'll collect another \$200.00.

Note: Periods of Confinement in a Hospital and/or Skilled Nursing Facility separated by less than 90 days and due to the same or related causes are considered part of the same Period of Confinement.

\*Up to \$4,000.00 a year for members over age 80.

**Fact #3:** You are GUARANTEED acceptance<sup>1</sup>.

As a member of FRA, age 65 or over and enrolled in Medicare or TRICARE, you cannot be turned down—RecoveryCare is yours as soon as you sign and mail back your enclosed Confirmation Form and we receive your

(Next page, please)

first quarterly premium payment. Your spouse is also guaranteed acceptance for coverage if over age 65, enrolled in Medicare or TRICARE and not legally divorced or separated from you.

You'll be covered for any current condition after you've been protected by RecoveryCare for 6 months or gone for 6 months without treatment for that condition (whichever comes first).

<sup>1</sup>Your acceptance in this plan is guaranteed. This means that insurance benefits payable are subject to your policy's Pre-Existing Conditions Limitation.

**Fact #4: RecoveryCare cash benefits can help you stay in better control of your health care choices.**

Using RecoveryCare to help cover the out-of-pocket expenses left by Medicare and TRICARE For Life can mean the difference between being in charge of your home health care decisions ... or perhaps "settling" for less expensive treatment options. To put it plainly, RecoveryCare can help you avoid the struggle of paying for home health care—without sacrificing your savings to pay for treatments your doctor recommends.

**Fact #5: RecoveryCare held the line on costs by building in the benefits you need and eliminating expensive bells and whistles you don't.**

When the financial exposure to home health care costs first became apparent between Medicare and TRICARE, we talked to FRA members and their spouses. Then we worked with the benefit company behind MilicarePLUS to create a plan that was just what your fellow members asked for. Such a customized plan is not available to the general public.

In addition, we held down costs by weeding out unnecessary extras you probably wouldn't ever use. The result is valuable protection ... affordably priced so it won't break your budget.

**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

You'll be billed quarterly. An additional \$2.00 billing fee will be included on your billing notice. To save the fee, select Electronic Funds Transfer (EFT) as a safe and secure payment option. Member and Spouse rates are based upon their individual age. You cannot be singled out for a rate increase. Rates and/or benefits may be

changed on a class basis. Rates are based on your attained age and increase as you enter a new age category. At age 80, Home RecoveryCare Benefits reduce to a maximum of 20 days per accrual year (one benefit period). The Hospital and/or Skilled Nursing Facility Benefits remain the same and remain unlimited, regardless of how many times you're admitted as long as your Periods of Confinement are unrelated and separated by more than 90 days.

**Fact #6: RecoveryCare cash benefits can stand by you for the long haul.**

You can rest assured your FRA RecoveryCare Program can be right behind you ... no matter what your age. Unlike countless other insurance programs which simply disappear when you reach a certain age, RecoveryCare can be yours as long as you need it. Age 90? RecoveryCare can be there. If you're lucky enough to reach 100? RecoveryCare can still be by your side.

As a FRA member in good standing, you are cleared to keep RecoveryCare for the long haul as long as you pay your premiums when due, you remain a member of FRA, and the Master Policy stays in force. Your spouse's coverage will remain in force as long as he/she continues to meet the eligibility standards, the Master Policy remains in force, your coverage is in force and premiums are paid.

**Fact #7: Your RecoveryCare protection can be up and running right away.**

Even if you feel great today, it makes sense to apply for your guaranteed acceptance for RecoveryCare benefits right away. As soon as we receive your signature on your Confirmation Form and first premium payment, we'll get your RecoveryCare cash benefits put in force effective the first day of the following month (subject to the Pre-Existing Condition Limitation).

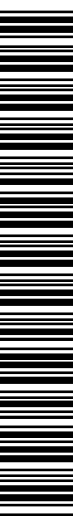
**How RecoveryCare Pays CASH BENEFITS**

**Example #1: How a DIABETIC COLLECTS a \$5,250.00 RecoveryCare CHECK**

"Shipmate Ron Larsen" spent 16 days in the Hospital when an insulin imbalance led to an infection in his foot. After he was released from the Hospital, "Shipmate Larsen's" doctor ordered four weeks of physical therapy plus two weeks of daily visits from a home health aide to make sure he's getting along fine with no flare-up on his infection. Medicare approved his physical therapy expenses.

"Shipmate Larsen" would collect a \$1,250 Hospital Benefit PLUS \$200.00-a-day for 20 days (\$4,000.00) in home health care benefits.

**TOTAL RecoveryCare BENEFIT: \$5,250.00**



## **Example #2: How a HEART ATTACK COULD LEAD to a \$4,750.00 CASH BENEFIT**

Emergency heart surgery landed "Shipmate Janice Richards" in the Hospital for seven days. Her doctor ordered IV medications and physical therapy at home plus daily visits from a homemaker service for 20 days to help "Shipmate Richards" with getting dressed, bathing and preparing meals. Medicare approved her IV medications and physical therapy expenses.

**"Shipmate Richards" would collect a \$750.00 Hospital Benefit PLUS \$200.00-a-day for 20 days (\$4,000.00) in home health care benefits.**

**TOTAL RecoveryCare BENEFIT: \$4,750.00**

The above names and situations are fictitious examples of how health problems like these could happen and how the RecoveryCare Plan can help.

## **See why other FRA members said YES to RecoveryCare...**

Here are just a few of the reasons so many FRA Members have enrolled in RecoveryCare:

- **Up to \$1,450.00 paid for each Hospital and/or Skilled Nursing Facility stay**
- **Up to \$8,000.00\* a year paid for home recovery benefits**
- **Affordable rates specially negotiated for FRA members**
- **Fully endorsed by FRA**
- **Satisfaction 100% guaranteed**

## **Exclusions, Limitations and Definitions**

### **Pre-Existing Condition Limitation**

RecoveryCare cannot cover any Injury or Sickness (diagnosed or undiagnosed) for which medical care is received by a covered person within the 6-month period before your coverage begins unless you have been free of medical care for that condition for 6 months ending on or after the date your protection begins. After you've been enrolled in the program for 6 months, previous health conditions will be covered.

### **Exclusions**

In addition, the plan does not cover intentionally self-inflicted Injuries, suicide or attempted suicide, whether sane or insane (while sane in Missouri or Colorado).

### **Definitions**

Confined or Confinement means being an inpatient in a Hospital due to Sickness or Injury.

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 addiction, alcoholism or mental illness.

This brochure explains the general purpose of the insurance described but in no way changes or affects the policy as actually issued.

Group Policy AGP-5240 [Policy Form # SRP-1151 A (HLA)(5240)] is issued in Washington, D.C., and is subject to its laws. 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 the Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of 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 in all states.

## Your Satisfaction is Guaranteed

**-SEND NO MONEY NOW-**

FRA endorses these exclusive member cash benefits and affordable rates of your RecoveryCare protection. As a result, your satisfaction is fully guaranteed. If you ever feel this guarantee has not met your satisfaction, call toll-free 1-800-424-1120. As soon as we receive your signature on your Confirmation Form, we'll add your name to our "Active Benefits" List and rush you a RecoveryCare Plan Certificate. Please look your Certificate over carefully. Take as long as 30 days to compare the additional benefits that complement Medicare and TRICARE For Life against the home health care and Hospital cash benefits of RecoveryCare. Once you're 100% satisfied, simply pay the premium. If it's not what you had in mind, simply write "cancel enrollment" on your Certificate and mail it back. You'll be under no obligation. No questions asked.

Administered by:



Marsh U.S. Consumer,  
a service of Seabury & Smith, Inc.  
P.O. BOX 14464  
Des Moines, IA 50306-9468

### QUESTIONS?

1-800-424-1120

[www.frainsure.com](http://www.frainsure.com)

AR Ins. Lic. #245544  
CA Ins. Lic. #0633005  
d/b/a in CA Seabury & Smith Insurance Program  
Management

Our hearing-impaired or voice-impaired members may call the Relay Line at 1-800-855-2881.

Underwritten by:



Hartford Life and Accident Insurance Company  
Simsbury, CT 06089

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Group Policy AGP-5240 [Policy Form # SRP-1151 A (HLA)(5240)]  
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ISTR648P FRA

## 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.
- it pays the fixed dollar amount stated in the policy and Medicare covers the same event.

#### **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

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

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