

COVERAGES

Coverage	Auto No-Fault	Medicare
Attendant Care (assistance with care/supervision)	Covered 24/7 as long as needed	Limited to home health aide services 2-3 times weekly for 4 hours during acute recovery only
Case Management Service	Covered	Not Covered
Home Modifications to Ensure Accessibility	Covered	Limited Coverage
Long-Term Care/Custodial Care	Covered 24/7 if needed	Not Covered
Massage Therapy	Covered	Not Covered
Occupational Therapy	Covered	Limited Coverage
Physical, Speech and other Outpatient Therapies	Covered	Limited Coverage
Post Acute Care/Subacute Rehabilitation	Covered 100% as long as needed	Limited Coverage 100 Days at 80%
Replacement Services (Homemaker Services, personal care, meal assistance, etc)	Covered up to three years at \$20 a day	Not Covered
Transportation Services (to and from medical appointment)	Covered	Not Covered
Vehicle Modification (accommodate wheel chairs, hand controls, etc)	Covered	Not Covered