



SHORT-TERM

GTL | GUARANTEE TRUST LIFE

# HOME HEALTH CARE INSURANCE

GTL's Short-Term Home Health Care Insurance is **more affordable** than most other plan of care policies and it **pays benefits directly to you, regardless of any other insurance you have.** Home Health Care benefits kick in if you suffer a cognitive disability or can't perform 2 of the 6 Activities of Daily Living (ADL).



FEEDING



GROOMING



BATHING



TOILETING



TRANSFERRING



DRESSING



And with only 2 or 3 underwriting questions, you don't have to worry about a long application process or medical exams!



## WHAT BENEFITS ARE INCLUDED?



### HOME HEALTH CARE BENEFIT

Your chosen plan pays a benefit for up to **360 payments** for a variety of services including skilled nursing, physical therapy and general nursing care.

PLAN A  
**\$150**

DAILY BENEFIT  
AMOUNT  
MAXIMUM

PLAN B  
**\$300**

DAILY BENEFIT  
AMOUNT  
MAXIMUM

PLAN C  
**\$450**

DAILY BENEFIT  
AMOUNT  
MAXIMUM



### HOME HEALTH CARE AIDE BENEFIT

Your chosen plan pays benefits for up to **60 days**. You can receive a daily benefit for each day you require the services of a Home Health Care Aide, depending on your chosen plan-and no hospitalization stay is required!

PLAN A  
**\$40**

PER DAY

PLAN B  
**\$80**

PER DAY

PLAN C  
**\$120**

PER DAY

## HOME HEALTH CARE BENEFITS INCLUDE:

SKILLED NURSING  
CARE, RN

SPEECH  
PATHOLOGY

ENTEROSTOMAL  
THERAPY

GENERAL NURSING  
CARE, LPN/LVN

OCCUPATIONAL  
THERAPY

RESPIRATIONAL  
THERAPY

PHYSICAL  
THERAPY

CHEMOTHERAPY  
SPECIALIST

MEDICAL SOCIAL  
SERVICES

## PRESCRIPTION DRUG BENEFIT

Most likely you're taking at least one prescription medication. **With the Prescription Drug Benefit, you can receive benefits for any prescriptions that are filled after the policy is in effect.** Just filling your normal prescriptions can help offset the cost of the policy itself!

**\$10**  
GENERIC

**\$25**  
BRAND NAME

PLAN A

**\$300**

MAXIMUM  
PER YEAR

PLAN B

**\$600**

MAXIMUM  
PER YEAR

PLAN C

**\$600**

MAXIMUM  
PER YEAR



## ACCESS TO ASK MAYO CLINIC ONLINE

**24/7** access Ask Mayo Clinic's on-demand, private and secure web-based tool providing an easy assessment of over 300 common symptoms.

## ADDITIONAL RIDERS AVAILABLE

- + **ACCIDENT AND SICKNESS HOSPITALIZATION** RIDER
- + **AMBULANCE BENEFIT** RIDER

- + **CRITICAL ACCIDENT** RIDER
- + **DENTAL AND VISION** RIDER
- + **RETURN OF PREMIUM UPON DEATH** RIDER



### + ABOUT US

**Experience You Can Trust-** With more than 80 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and superior insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states and the District of Columbia.

PLEASE CONTACT:

This is not long-term care insurance. Short-term home health care insurance, is issued on Policy Form Series G1670 and Rider Form Series RG16ASH, RG15CA, RG16ASB, RG12DV, RG17RPD by Guarantee Trust Life Insurance Company, Glenview, IL. This product, its features, and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the outline of coverage. Exclusions are for the base home health care only. See policy and rider forms for specifics.

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