# SHORT-TERM GTL 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).











TRANSFERRING



GUARANTEE



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.

\$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!

**\$40** 

PER DAY

\$80 PER DAY **\$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

GAD52-18 (Rev. 4/18) 15B461

### 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 **\$600** 

MAXIMUM PER YEAR PLAN C

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



#### **BABOUT** 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.

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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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