

Short-Term 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.

What Benefits are Included?

Home Health Care Benefit

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

PLAN A	PLAN B	PLAN C
\$150	\$300	\$450
Daily Benefit Amount Maximum	Daily Benefit Amount Maximum	Daily Benefit Amount Maximum

Short-Term Home Health Care Aide Benefit*

Your chosen plan pays benefits for up to **360 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	PLAN B	PLAN C
\$50	\$100	\$150
Per Day	Per Day	Per Day

*Home Health Care Aide Benefit is part of the combined max daily benefit.

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	\$25
	Generic	Brand Name
PLAN A UP TO	\$300	\$600
Per Year		
PLAN B UP TO	\$600	\$900
Per Year		
PLAN C UP TO	\$900	
Per Year		

Restoration of Benefits

Benefits restore if covered home health care services have not been received for **180 consecutive days** AND a Licensed Health Care Practitioner has certified that you have **sufficiently recovered to no longer require home health care or nursing care services.**

Family Caregiver Benefits — Caregiver Support Plus Cash Benefits



GTL's Short-Term Home Health Care benefits include an innovative family caregiver benefit and concierge services. After you have an approved Home Health Care claim and your family caregiver¹ has registered and gone through a caregiver assessment with TCARE, **GTL will pay a \$3,500 caregiver lump sum to your loved one.** The caregiver benefit can be paid directly to you or you can assign it² to your caregiver — the choice is yours.

(1) Caregiver means a member of Your Immediate Family, or other person, who, on a day-to-day basis, provides at least one (1) hour of Covered Home Care directly to You in Your Home. A Caregiver does not include a person who qualifies as a Home Health Care Practitioner, as defined by the Short-Term Home Health Care Benefit Rider, if such rider is attached to Your Policy.

(2) Potential Tax Consequences for Benefits Paid to an Informal Caregiver: Benefits paid to an informal Caregiver under an Assignment of Benefits may have potential tax consequences for such person. Prior to requesting Your benefits hereunder be paid to an informal Caregiver, such person should be advised of the potential for tax consequences and advised to consult with a personal tax advisor. Guarantee Trust Life Insurance Company or its agents do not provide legal, financial, or tax advice.

Home Health Care Benefits Include:

SKILLED NURSING
CARE, RN

GENERAL NURSING
CARE, LPN/LVN

OCCUPATIONAL
THERAPY

ENTEROSTOMAL
THERAPY

SPEECH
PATHOLOGY

PHYSICAL
THERAPY

RESPIRATIONAL
THERAPY

CHEMOTHERAPY
SPECIALIST

MEDICAL SOCIAL
SERVICES

Additional Riders Available



Accident
and Sickness
Hospitalization Rider



Ambulance
Benefit Rider



Dental and Vision
Rider



Return of
Premium Upon
Death Rider



Critical
Accident Rider

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

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most.

Please Contact:

This is not long-term care insurance. Short-term home health care insurance, is issued on Policy Form Series G2370 and Rider Form Series RG23CG, RG16ASH, RG15RPDL, RG15CA, RG16ASB, RG12DV by Guarantee Trust Life Insurance Company, Glenview, IL. This product, its features, and riders are subject to state availability and variability. The policy has exclusions, limitations, reductions of benefits and terms under which the Policy may be continued in force or discontinued. For cost and complete details of coverage, please refer to the outline of coverage.