

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 payments** for a variety of services including skilled nursing, physical therapy and general nursing care.

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!

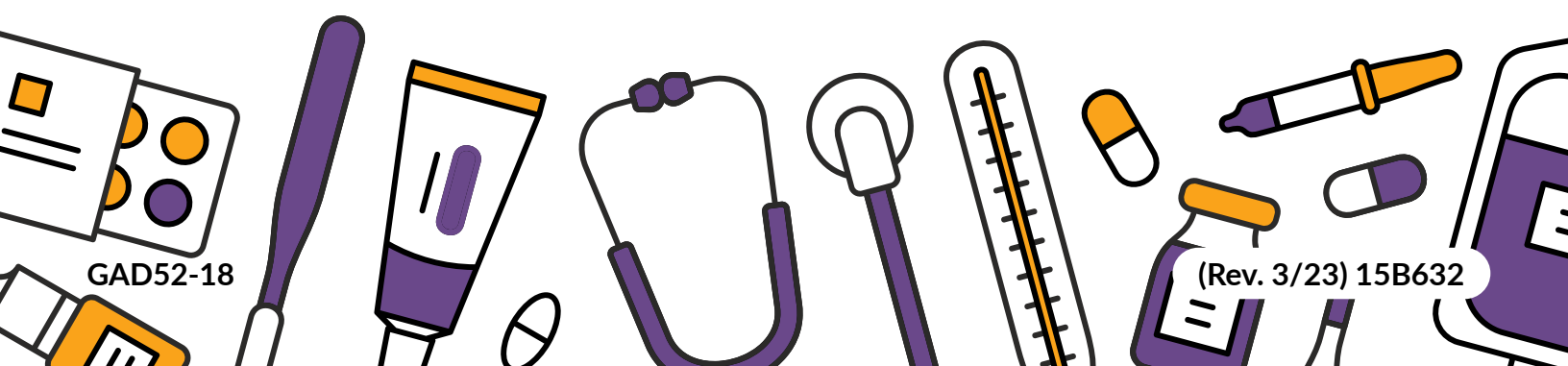
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| PLAN A \$150 DAILY BENEFIT AMOUNT MAXIMUM | PLAN B \$300 DAILY BENEFIT AMOUNT MAXIMUM | PLAN C \$450 DAILY BENEFIT AMOUNT MAXIMUM |
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| PLAN A \$40 PER DAY | PLAN B \$80 PER DAY | PLAN C \$120 PER DAY |
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And with only 3 or 4 underwriting questions, you don't have to worry about a long application process or medical exams!

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!

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|  | \$10 GENERIC | \$25 BRAND NAME |
| PLAN A \$300 MAXIMUM PER YEAR | PLAN B \$600 MAXIMUM PER YEAR | PLAN C \$900 MAXIMUM PER YEAR |



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(Rev. 3/23) 15B632

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.

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.

PLEASE CONTACT: