



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.

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