

OmniFlex™ Short-Term Care

Welcome to the future of Short-Term Care. Introducing OmniFlex™: An affordable plan, offering unparalleled flexibility, customization and simplified underwriting. When you need assistance with two or more Activities of Daily Living (Bathing, Continence, Dressing, Eating, Toileting, or Transferring), or suffer from a cognitive impairment, OmniFlex™ Short-Term Care is there to help with many of the costs you will incur to receive care.



Base Plan



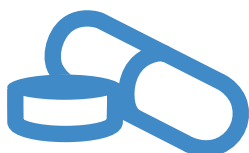
Restoration

After 180 days in which no care is required and no benefits are paid out, the full benefit period restores.



Fast 50™

Waives the elimination period & pays 1st day cash benefit equal to 50% of the accumulated daily benefit for care at home by a family member, loved one, or friend.



Prescriptions

Includes benefits for generic and brand name drugs up to a max of \$300 per year.



Facility Care

Benefits for Nursing Homes, Assisted Living and Hospice are customizable to your needs.

Add-Ons



Home Health Care

Receive care in the comfort of your own home with our optional Home Health Care benefit. Benefits include, but are not limited to, nursing care, physical therapy and assistance with activities of daily living.



Simple Inflation

On the 6th policy anniversary, benefits begin to grow 5% per year for 20 years until your daily benefit has doubled in value.



Hospital Indemnity

Daily cash benefit to help cover the costs of copays, deductibles and other miscellaneous hospital expenses.



According to a 2022 Cost of Care Survey by Genworth, a private room in a nursing home costs \$305 per day.³

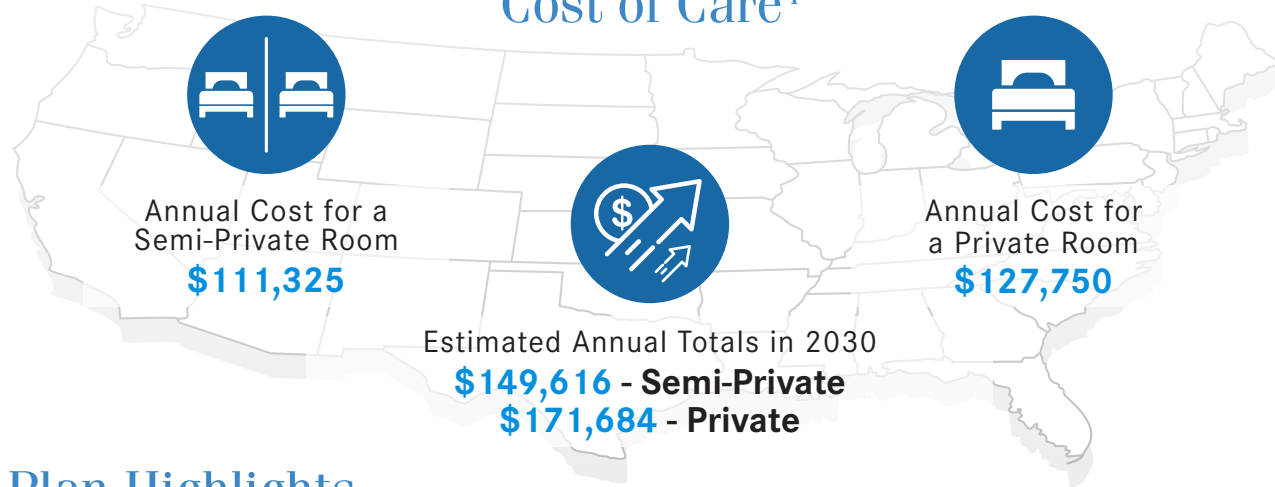


A 2021 Census Bureau study found nearly 1 in 5 households (19%) couldn't pay for medical care when it was needed.¹



Over one-third (38.2%) of those applying between ages 65 and 69 who applied for long-term care insurance were declined.²

Cost of Care⁴



Base Plan Highlights

Facility Care	
Facility Care Daily Benefit	\$50 - \$400
Elimination Period	0, 20, 60, or 90 days
Benefit Period	90, 180, 270 or 360 days
Lifetime Maximum Benefit Period	2x Benefit Period
Bed Reservation Benefit	10 days (Lifetime Max 20 days)

Built-in Benefits	
Prescription Reimbursement Drug Benefit	\$10 Generic / \$25 Brand \$300 Policy Year Max

**\$25 One-time Policy Fee Applies*

Optional Benefits

Home Health Care	
Home Health Care Daily Benefit	\$50 - \$300
Elimination Period	0, 20, 60, or 90 days
Benefit Period	90, 180, 270 or 360 days
Lifetime Maximum Benefit Period	2x Benefit Period

Hospital Indemnity Benefit	
Daily Benefit	\$50 - \$300
Benefit Period	3, 6 or 20 days
Lifetime Maximum Benefit Period	180 days

*Not all benefit and rider options are available in all states.
See state-specific policy forms for details and definitions.*

Facility Care

Daily Benefit: _____

Elimination Period: _____

Benefit Period: _____

Home Health Care

Daily Benefit: _____

Elimination Period: _____

Benefit Period: _____

Hospital Indemnity

Daily Benefit: _____

Benefit Period: _____

Simple Inflation

Yes

No

Contact:

Email:

Phone:

SOURCE INFORMATION

¹ <https://www.forbes.com/advisor/debt-relief/medical-bankruptcies>

² <https://www.aaltci.org/news/long-term-care-insurance-association-news/applicants-declined>

³ Genworth Cost of Care Survey 2021, conducted by CareScout®, August 2022; www.genworth.com/coc (Based on Genworth's 2022 Cost of Care Survey estimates with 3% annual)

⁴ 2022 Milliman Long Term Care Insurance Survey, July 2022