



SECURE CHOICE **SHORT-TERM HOME HEALTH** **CARE INSURANCE**

**Receive the care you need from the comfort
of your home.**

UNDERWRITTEN BY:
Heartland National Life Insurance Company

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SECURE CHOICE SHORT-TERM HOME HEALTH CARE INSURANCE BENEFITS

There’s no place like home. Recovering from a surgery, hospitalization, unexpected injury, or illness can last anywhere from several weeks to months. Heartland National Life’s Home Healthcare Insurance is designed to help you focus on recovery, from the comfort and convenience of your own home.

Our Secure Choice Short-Term Home Healthcare plan provides three different options (Basic, Standard, & Complete) for people between the ages of 40 and 85. This plan can be renewed for life and includes benefits for Home Health Aides and Prescription Drugs. You also have the option to add additional coverage with our optional riders.

Summary of Plan Benefits				
<div>Skilled Nursing Care</div> <div>General Nursing Care</div> <div>Physical Therapy</div> <div>Speech Therapy</div> <div>Occupational Therapy</div> <div>Enterostomal Therapy</div> <div>Respirational Therapy</div> <div>Chemotherapy</div> <div>Medical Social Services</div> <div>Maximum Daily Benefit Amount</div>		Basic	Standard	Complete
		\$100	\$200	\$300
		\$80	\$160	\$240
		\$100	\$200	\$300
		\$80	\$160	\$240
\$120	\$240	\$360		
\$200	\$400	\$600		
<div>Home Health Aide</div> <div>Daily benefit for each day you require Home Health Aide Services in your home. Maximum benefit period is 120 DAYS!</div>		Basic	Standard	Complete
		\$50	\$100	\$150
<div>Prescription Drugs</div> <div>Per prescription benefit for generic and brand name drugs needed for treating sickness or injury. Not to exceed the policy year maximum.</div>	Generic	\$15	\$15	\$15
	Brand	\$30	\$30	\$30
	Annual Rx Maximum	\$360	\$720	\$720

The benefit amounts and the premium will vary with the plan selected.

To qualify for benefits: A License Healthcare Practitioner must certify that you have a cognitive impairment or inability to perform two (2) of six (6) Daily Living activities without substantial assistance. **Benefits restore** if covered home healthcare services have not been received for a period of one-hundred eighty (180) consecutive days; AND a Licensed Healthcare Practitioner has certified that you have sufficiently recovered to no longer require home healthcare or nursing care services.

RIDER OPTIONS TO ENHANCE YOUR COVERAGE

Hospital Confinement Benefit Rider

The Hospital Confinement Benefit Rider is designed to protect you in the event of a hospitalization. Receive a cash benefit of up to \$300 per day, should you be confined to a hospital for 24 hours due to an accident or sickness. You can choose optional benefit periods of 3, 6, or 10 days. After 60 days without any hospital confinement, your benefits will restore and become available again.

Basic	Standard	Complete
\$100	\$100 or \$200	\$100, \$200, or \$300
3, 6, or 10 Days	3, 6, or 10 Days	3, 6, or 10 Days

Severe Accident and Accidental Death Benefit Rider

This rider offers protection when you need it the most. Receive a lump sum benefit for the following accident injuries in the event of a covered accident. If multiple injuries are sustained, the benefit for the most severe injury applies. In the unfortunate event of a death due to injuries from a covered accident, we provide an Accidental Death Benefit to the named beneficiary.

Accidental Death Benefits		
Accidental Death	\$5,000	\$10,000

Dislocation and Fracture Benefits		
Hip or Knee Dislocation	\$1,250	\$2,500
Hip or Skull Fracture	\$1,250	\$2,500
All Other Fractures	\$250	\$500
Knee Ligament or Meniscus Tear	\$500	\$1,000

LIMITATIONS AND EXCLUSIONS APPLY. This is a marketing brochure only and is not intended to be an insurance contract. Benefits, Limitations, and Exclusions may vary state by state. Always read your outline of coverage. Refer to your policy for a complete listing of Benefits, Riders, and Provisions.

Home Health Aide Benefit Rider

You can enjoy extra days of personalized care in the comfort of your own home to assist you with daily tasks and recovery. This benefit allows for up to an additional 30, 60, or 90 days of coverage beyond the initial **Maximum Benefit Period of 120 days**.

Ambulance Benefit Rider

Medical emergencies can happen unexpectedly, and getting transported to the nearest medical facility can be expensive. This rider will pay you up to \$500 per Ambulance Service, including Air and Water Ambulance, up to four times per year not to exceed the lifetime maximum.

Benefit Amount per Trip	\$100, \$200, \$300, \$400, or \$500
Maximum Trips per Year	4
Lifetime Maximum Trips	12



SHORT-TERM HOME HEALTH CARE BENEFIT EXCLUSIONS

PRE-EXISTING CONDITIONS LIMITATION. This Policy is subject to a pre-existing condition limitation. Pre-existing conditions are those medical conditions disclosed or not disclosed on the application for which medical advice or treatment was recommended or received from a Doctor within six (6) months prior to the Effective Date of Your coverage.

Any Loss due to a pre-existing condition isn't covered unless the Loss begins more than six (6) months after the Effective Date of Your coverage.

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

THIS IS A LIMITED BENEFIT POLICY—PLEASE READ IT CAREFULLY. IT DOES NOT COVER ALL THE COSTS OF HOME HEALTH CARE.

Short-Term Home Health Care insurance products issued by Heartland National Life Insurance Company. Policy form 94023 (or state equivalent); rider forms R-23ADSA, R-23AS, R-23HC, R-23HHAC (or state equivalent). This is a limited health benefit policy.



To learn more about Heartland National Life Insurance Company and its products, visit our website at heartlandnationallife.com or call **+1(888) 616-0015**.

HEARTLAND NATIONAL LIFE INSURANCE COMPANY

Heartland National Life Insurance Company was established in 1965 to serve the life, health and financial needs of its policyholders. In recent years, Heartland has experienced rapid growth, as we continue to develop new, innovative products designed to protect our policyholders. As the market has changed, we've been able to adapt and find success by always putting the policyholder first. Founded on principles of high integrity and unparalleled service, we welcome the opportunity to earn your business.