

Short-Term Home Health Care Plan Comparison

Core Plan Overview

Category	Heartland	ManhattanLife	GTL
Plan Options	Basic/Standard/Complete	Classic/Premier/Deluxe	Plan A/B/C
Issue Ages	40–85	18–89	Varies
Max Daily Benefit	\$200–\$600	\$150–\$450	\$150–\$450
Benefit Period	120 days	365 days	360 days
Benefit Structure	Itemized	Itemized	Combined Pool
Restoration	180 days	180 days	180 days

Covered Services Comparison

Service	Heartland	ManhattanLife	GTL
Skilled Nursing	Up to \$300	Up to \$200	Up to \$200
Therapies (PT/OT/ST)	Up to \$300	Up to \$200	Up to \$200
Medical Social	Up to \$360	Up to \$300	Up to \$300
Home Health Aide	\$50–\$150 separate	\$50–\$150	Included in pool

Prescription Drug Benefit

Prescription Benefit	Heartland	ManhattanLife	GTL
Generic	\$15/script	\$10 (30d) / \$30 (90d)	\$10/script
Brand	\$30/script	\$25 (30d) / \$75 (90d)	\$25/script
Annual Max	\$360–\$720	\$300–\$900	\$300–\$900

Riders & Additional Benefits

Category	Heartland	ManhattanLife	GTL
Hospital Rider	Up to \$300/day	Available	\$100–\$450/day
Ambulance	Up to \$500/trip	\$200/trip	\$200/trip
Accident Benefits	Yes	Up to \$10K	Yes
Unique Feature	Higher daily max	Longer duration	\$3,500 caregiver benefit

Quick Positioning

Heartland: Highest daily benefit for short-term high-cost care.

ManhattanLife: Longest coverage period for extended recovery.

GTL: Most flexible with caregiver support and real-world usability.