

Home Health Care vs Short-Term Care Comparison

Category	Home Health Care Plans	OmniFlex Short-Term Care
Primary Coverage	Care at home	Facility + Optional Home Care
Care Settings	In-home only	Nursing home, assisted living, hospice
Daily Benefit	\$150–\$600	\$50–\$400 (customizable)
Benefit Period	120–365 days	90–360 days (customizable)
Prescription Drugs	\$10–\$30 per script	\$10 generic / \$25 brand
Annual Rx Max	\$300–\$900	\$300
Flexibility	Moderate	High (cash-style benefits)
Unique Feature	Higher daily benefits	First-day cash (Fast-50™)

Home Health Care plans are designed for short-term recovery at home. OmniFlex Short-Term Care provides broader protection, covering both facility care and home recovery with flexible cash benefits.

Do you want coverage just for home recovery, or protection that also covers facility care if needed?