



UNL

Home Health Care Shield

Short-Term Home Health Care Insurance



ACCESS TO
online symptom
assessment service.
See page 5.

UNDERWRITTEN BY:
United National Life Insurance Company of America (UNL)

UADH10-18

Rev. 4/18
UNB209

UNL HOME HEALTH CARE SHIELD



UNL Bulletin



Home Health Care: Medicare Has Limited Coverage, It Is Common, and It Is Expensive

Article



Did You Know:

- Medicare, at most, only covers up to 21 days, fewer than 8 hours a day, and fewer than 7 days a week for home health care (with some exceptions in special circumstances).¹
- Almost 70% of people turning 65 will need long-term care at some point in their lives.²

- The median cost for home health care is almost \$50,000 per year.³

Many seniors may have a looming \$100,000 (or more) home health care burden based on the misconception that Medicare will offer full benefits in their time of need. However, the UNL Home Health Care Shield can help alleviate this concern for, in some cases, less than a dollar a day.



Why the Home Health Care Shield from UNL?



Because, like most Americans, you would rather recuperate at home.



Benefits can help your health insurance cover deductibles and co-payments.



Benefits are paid directly to you, regardless of any other insurance you may have.



To collect Short-Term Home Health Care benefits, a prior hospitalization stay is not required.



You can combine your Short-Term Home Health Care Benefits with coverage for hospital stays and accidents to enhance your coverage!

1- Medicare.gov, Your Medicare Coverage, 2018

2-Long Term Care, The Basics, 2017

3-Cost of Care Survey, CareScout®, 2017

Base Policy Contains Four Separate Parts

PART 1:

UNL will pay a daily benefit for each day you receive the following home health care services. Daily benefit amounts will vary by plan selected* (maximum benefit period is 360 days). To qualify for benefits, a Licensed Health Care Practitioner must certify you as having a cognitive impairment or the inability to perform at least two (2) of six (6) activities of daily living without substantial assistance (bathing, continence, dressing, eating, toileting and transferring).

 DAILY BENEFIT AMOUNT MAXIMUMS PLAN A \$150 PLAN B \$300 PLAN C \$450		Plan A	Plan B	Plan C
			 \$50,000 OF AVAILABLE BENEFITS	 \$100,000 OF AVAILABLE BENEFITS
	Skilled nursing care, RN	\$75	\$150	\$200
	General nursing care, (LPN/LVN)	\$60	\$120	\$200
	Physical Therapy	\$75	\$150	\$200
	Speech Pathology	\$75	\$150	\$200
	Occupational Therapy	\$75	\$150	\$200
	Chemotherapy Specialist	\$60	\$120	\$200
	Enterostomal Therapy	\$50	\$100	\$200
	Respirational Therapy	\$50	\$100	\$200
	Medical Social Services	\$100	\$200	\$300

* Total benefits payable for all of the home health care (HHC) services listed above are limited to a combined maximum daily benefit. The combined maximum daily benefit for Plan A is \$150, for Plan B is \$300 and for Plan C is \$450.

PART 2: SHORT-TERM HOME HEALTH CARE AIDE BENEFIT

Plan A	Plan B	Plan C
\$40	\$80	\$120
Per Day	Per Day	Per Day



UNL will pay a daily benefit for each day you require the services of a Home Health Care Aide. Daily Benefit Amounts vary by selected plan as shown above. Benefits are payable should you have an inability to perform two or more Activities of Daily Living or have a cognitive impairment. A prior hospitalization stay is not required. The maximum benefit period is 60 days.

PART 4: RESTORATION OF BENEFITS

Benefits restore if covered home health care services have not been received for 180 consecutive days AND a licensed health care practitioner has certified that you have sufficiently recovered to no longer require home health care or nursing care services.

PART 3: PRESCRIPTION DRUG BENEFIT

UNL will pay a benefit amount of \$10 for each generic or \$25 for each brand name prescription drug up to a policy year maximum of \$300 for Plan A, \$600 for Plan B or \$600 for Plan C.

PRESCRIPTION DRUG BENEFIT		
		
	\$10	\$25
	Generic	Brand Name
Plan A up to	Plan B up to	Plan C up to
\$300	\$600	\$600
Per Year	Per Year	Per Year

Additional Benefits to Choose From

+ Combine your short-term home health care benefits with UNL's new easy issue Accident and Sickness Hospitalization Rider

With UNL's Accident and Sickness Hospitalization Rider, you will receive benefits of up to \$300 a day, dependent on the plan selected, should you be confined to a hospital due to an accident or sickness. You can choose a 3-day or 6-day benefit period which will restore after 60 days of no hospital confinement. Full benefits are paid for hospital stays as long as confinement was at least 24 hours (not available in KY).

If choosing:	HHC Plan A	HHC Plan B	HHC Plan C
Hospitalization Benefit Amount	\$100 A Day	\$100 or \$200 A Day	\$100 \$200 or \$300 A Day
Benefit Period	3 or 6 Days	3 or 6 Days	3 or 6 Days

Hospitalization Benefits restore after 60 days of no hospitalization.

+ CRITICAL ACCIDENT RIDER

After an Emergency room visit, this rider will pay a lump sum benefit for the following types of accident injuries:

Covered Event	\$5,000 Plan	\$10,000 Plan
Accidental Death	\$5,000	\$10,000
Hip or Skull Fracture	\$1,250	\$2,500
Hip Dislocation	\$1,000	\$2,000
Knee Dislocation or Knee Ligament Tear	\$500	\$1,000
Fracture, Other	\$250	\$500

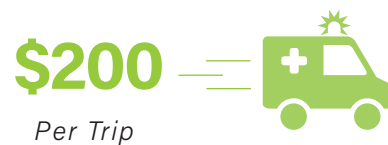
(Not Available in CO, KY)

+ RETURN OF PREMIUM DEATH BENEFIT RIDER

This rider provides a return of premium benefit in the event of your death prior to attained age eighty-six (86). May not be available in all states (not available in TN).

+ AMBULANCE BENEFIT RIDER

This rider will pay a \$200 benefit for ground ambulance service to or from a medical facility up to four times a year and subject to a lifetime maximum of \$2,500. No hospital confinement is required (not available in KY).



+ DENTAL/VISION RIDER

This rider will pay you an annual benefit of between \$400 and \$2,000 for services performed by a licensed dentist, ophthalmologist or optometrist after the first year, including \$200 for prescription eye glasses or contact lenses. (Not available in all states).



ACCESS TO **ASK MAYO CLINIC ONLINE!**



With Ask Mayo Clinic online, you will have access to answers that are time-saving, cost-saving and potentially life-saving – right at your fingertips!

Ask Mayo Clinic's on-demand, private and secure web-based tool provides an easy assessment of over 300 common symptoms.

Instead of spending hours searching the internet for answers to your health-related questions, policyholders have 24/7 access to Ask Mayo Clinic online for answers to important health questions - anytime, anywhere!

Ask Mayo Clinic is a service provided to United National Life Insurance Company of America by Mayo Clinic at no cost to the consumer.

Mayo Clinic and the triple-shield Mayo Clinic logo are trademarks of Mayo Foundation for Medical Education and Research. Mayo Clinic does not endorse any third party products advertised. Availability of Ask Mayo Clinic is subject to change without prior notice. Ask Mayo Clinic does not diagnose medical conditions and is not a substitute for consulting with your own healthcare provider for the diagnosis and treatment of personal health and medical conditions.

HOW IT WORKS



SELECT A SYMPTOM



ANSWER SYMPTOM-SPECIFIC QUESTIONS



RECEIVE CARE GUIDANCE



Short-term home health care insurance is issued on Policy Form Series U1670 and Rider Form Series RU17DV, RU12DV, RU15CA, RU16ASB, RU16ASH and RU17RPD by United National Life Insurance Company of America, Glenview, IL. This product, its features, and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the outline of coverage.



United National Life Insurance Company of America
P.O. Box 1154 • Glenview, IL 60025-1154 • (800) 207-8050
www.unlinsurance.com