



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

**UNDERWRITTEN BY:**  
Guarantee Trust Life Insurance Company  
**GAD48-18-CO**

**GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)**  
1275 Milwaukee Avenue, Glenview, IL 60025  
[www.gtlic.com](http://www.gtlic.com) | 800.338.7452

**15B662**

## + SHORT-TERM HOME HEALTH CARE BENEFITS .....

GTL 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).

 <b>DAILY BENEFIT AMOUNT</b> MAXIMUMS <b>PLAN A</b> <b>\$200</b> ..... <b>PLAN B</b> <b>\$400</b> ..... <b>PLAN C</b> <b>\$600</b>		Plan A	Plan B	Plan C
	Skilled nursing care, RN	\$100	\$200	\$267
	General nursing care, (LPN/LVN)	\$80	\$160	\$267
	Physical Therapy	\$100	\$200	\$267
	Speech Pathology	\$100	\$200	\$267
	Occupational Therapy	\$100	\$200	\$267
	Chemotherapy Specialist	\$80	\$160	\$267
	Enterostomal Therapy	\$67	\$134	\$267
	Respirational Therapy	\$67	\$134	\$267
	Medical Social Services	\$134	\$267	\$400

\* Total benefits payable for all of the home health care services listed above are limited to a combined maximum daily benefit. The combined maximum daily benefit for Plan A is \$200, for Plan B is \$400 and for Plan C is \$600.

### SHORT-TERM HOME HEALTH CARE AIDE BENEFIT

Plan A	Plan B	Plan C
<b>\$54</b>	<b>\$107</b>	<b>\$160</b>
Per Day	Per Day	Per Day

GTL 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.

### 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.

## WHY SHORT-TERM HOME HEALTH CARE INSURANCE FROM GTL?

- ✓ Because, like most Americans, you would prefer to **recuperate at home**.
- ✓ **Benefits are paid directly to you**, regardless of any other insurance you may have.
- ✓ Benefits can help your health insurance **cover deductibles and co-payments**.
- ✓ 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!

## PRESCRIPTION DRUG BENEFIT

GTL will pay a benefit amount of \$14 for each generic or \$34 for each brand name prescription drug up to a policy year maximum of \$400 for Plan A, \$800 for Plan B or \$1,200 for Plan C.

### PRESCRIPTION DRUG BENEFIT

**\$14***Generic***\$34***Brand Name*Plan A  
up to**\$400***Per Year*Plan B  
up to**\$800***Per Year*Plan C  
up to**\$1,200***Per Year*

## + ADDITIONAL BENEFITS TO CHOOSE FROM

### COMBINE YOUR **SHORT-TERM HOME HEALTH CARE** BENEFITS WITH GTL'S NEW EASY ISSUE **ACCIDENT AND SICKNESS HOSPITALIZATION BENEFIT RIDER**

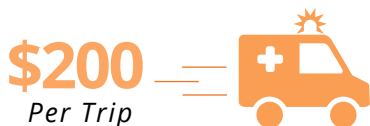
With GTL's Accident and Sickness Hospitalization rider, you will receive benefits of up to \$300 a day, dependent on the plan selected, should you be confined to a hospital due to an accident or sickness. You can choose a 3-day or 6-day benefit period which will restore after 60 days of no hospital confinement. Full benefits are paid for hospital stays as long as confinement was at least 24 hours.

If choosing:	HHC Plan A	HHC Plan B	HHC Plan C
Hospitalization Benefit Amount	\$100 A Day	\$100 or \$200 A Day	\$100 or \$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.*

## + 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.



## + RETURN OF PREMIUM RIDER

This rider will return all premiums you have paid minus benefits paid in the event of your death prior to attaining age 86. Refer to the outline of coverage for details.

## **+ SHORT-TERM HOME HEALTH CARE BENEFIT EXCLUSIONS**

### WE WON'T PAY BENEFITS FOR LOSS:

1. Due to Injury or Sickness arising out of war or any act of war, declared or undeclared while serving in the military services or any auxiliary unit attached thereto;
2. Due to intentionally self-inflicted Injury while sane or insane;
3. Due to Injury or Sickness arising out of or in the course of employment or which is compensable under any workers' compensation or occupational disease act or law; or motor vehicle no-fault law;
4. For services provided by a member of the Immediate Family unless: (a) he or she is employed by the Covered Home Health Care provider; (b) the Covered Home Health Care provider receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of the Covered Home Health Care provider.
5. For services not included in Your Plan of Care;
6. For services which would not routinely be paid in the absence of insurance;
7. For care received outside the United States or its territories; or
8. For alcoholism, drug addiction, or chemical dependency, unless as a result of a medication prescribed by a Doctor.

Coverage is subject to a pre-existing condition limitation and some optional riders are subject to a waiting period. Refer to the outline of coverage for more details.

This is not long-term care insurance. Short-term home health care insurance, is issued on Policy Form Series G1670 and Rider Form Series RG16ASH, RG17RPD and RG16ASB by Guarantee Trust Life Insurance Company, Glenview, IL. This product, its features, and riders are subject to state availability and variability. The policy has exclusions, limitations, reductions of benefits and terms under which the Policy may be continued in force or discontinued. For cost and complete details of coverage, please refer to the outline of coverage. Exclusions are for the base home health care only. See policy and rider forms for specifics.



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## **GUARANTEE TRUST LIFE INSURANCE COMPANY**

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most.