

# UNL

## Home Health Care Shield

Short-Term Home Health Care Insurance



With new TCARE cash benefit  
to support Family Caregivers!



*Hover with your  
phone's camera to  
scan/open.*

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

UAD18.1-23-ID

UNB262  
IDAHO  
(Rev. 6/24)

# UNL HOME HEALTH CARE SHIELD

## UNL INSIDE SCOOP



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

- 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).<sup>1</sup>
- Almost **70% of people turning 65** will need long-term care at some point in their lives.<sup>2</sup>
- The median cost for home health care is almost **\$50,000 per year**.<sup>3</sup>

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!



Included benefit for caregiver support services for loved ones provided by TCare.

..... **Your Base Policy Contains Four Separate Benefit 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 270 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).

<div><b>DAILY BENEFIT AMOUNT</b> MAXIMUMS</div> <div>PLAN A \$150</div> <div>PLAN B \$300</div> <div>PLAN C \$450</div>		Plan A	Plan B	Plan C
		OVER \$40,000 OF AVAILABLE BENEFITS	OVER \$80,000 OF AVAILABLE BENEFITS	OVER \$120,000 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
	Home Health Care Aide	\$50	\$100	\$150

*\* 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: 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 \$900 for Plan C.

PRESCRIPTION DRUG BENEFIT



\$10

\$25

GenericBrand Name

Plan A up to	Plan B up to	Plan C up to
\$300	\$600	\$900
Per Year	Per Year	Per Year

**PART 3: 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. Lifetime Max of two \$3,500 caregiver lump sum payouts.

## PART 4: CAREGIVER SUPPORT BENEFIT FROM TCARE

UNL's Home Health care benefits include an innovative family caregiver benefit and concierge services.

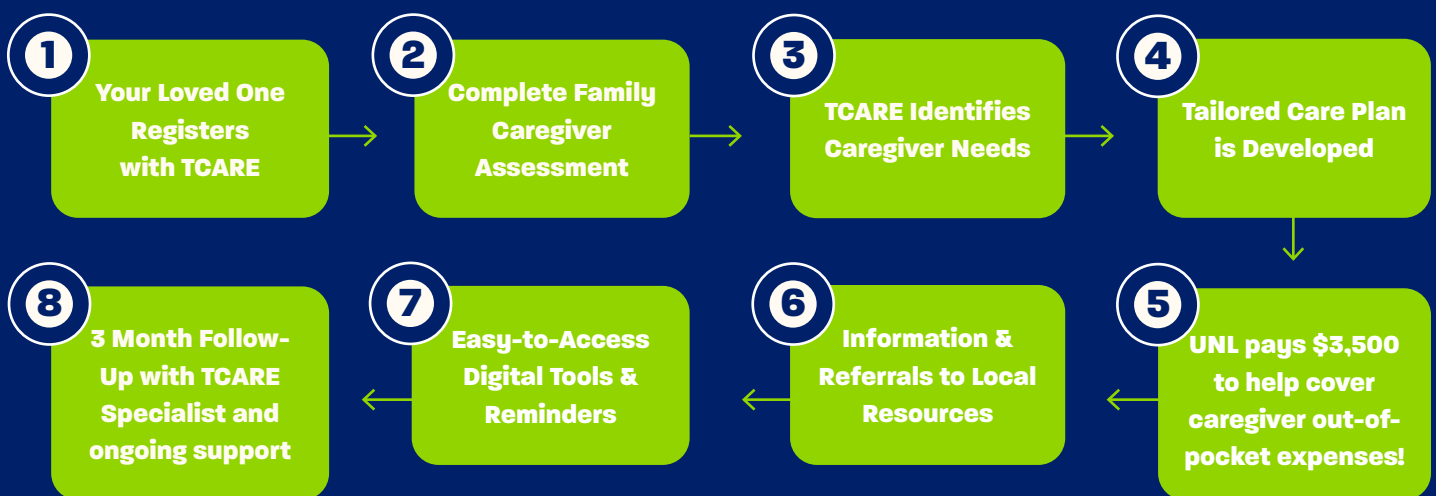
After you have an approved Home Health Care claim and your family caregiver<sup>1</sup> has registered and gone through a caregiver assessment with TCARE, **UNL will pay a \$3,500 caregiver lump sum to your loved one.** This money can help your family caregiver with out-of-pocket expenses, cover travel expenses or fuel, offset lost income due to time-off, or to recharge — the cash is for them to use as they please. The caregiver benefit can be paid directly to you or you can assign it<sup>2</sup> to your caregiver — the choice is yours.

TCARE's Family Caregiver Concierge Service is designed to support your loved ones and prevent caregiver burnout. By offering a variety of tools and targeted resources, TCARE empowers loved ones to take care of themselves while providing care and support to you!



### How TCARE's Family Caregiver Screening and Support Tools Work

When you receive your Short-Term Home Health Care Shield policy, you will receive information on how to access TCARE's services. From technology-enabled resources to connecting with a live caregiver navigator, TCARE will help your loved one continue their lifestyle and prevent burnout.



(1) Caregiver means a member of Your Immediate Family, or other person, who, on a day-to-day basis, provides at least one (1) hour of Covered Home Care directly to You in Your Home. A Caregiver does not include a person who qualifies as a Home Health Care Practitioner, as defined by the Short-Term Home Health Care Benefit.

(2) Potential Tax Consequences for Benefits Paid to an informal Caregiver: Benefits paid to an informal Caregiver under an Assignment of Benefits may have potential tax consequences for such person. Prior to requesting Your benefits hereunder be paid to an informal Caregiver, such person should be advised of the potential for tax consequences and advised to consult with a personal tax advisor. United National Life Insurance Company or its agents do not provide legal, financial, or tax advice.

# Additional Benefits to Choose From

## + ACCIDENT AND SICKNESS HOSPITALIZATION BENEFIT 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. This Rider has a maximum benefit period of 31 days. A daily benefit of \$40 is provided for the remainder of the 31 days following the initial benefit period.

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.*

## + 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.

**\$200**   
Per Trip

## + CRITICAL ACCIDENT BENEFIT 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

## + RETURN OF PREMIUM DEATH BENEFIT RIDER

This rider provides a return of premium benefit in the event of your death. The actual amount of premium that will be returned, if any, will equal:

1. The sum of all premiums paid for the policy, including premiums paid for this rider and any other benefit riders attached to the policy (unless expressly included), while this rider is in force (except for any application and annual policy fees.) The sum of all premiums is without interest accumulations. MINUS
2. The sum of all benefits paid or then payable under the policy, including benefits paid or then payable under any attached benefit riders while the rider was in force.





## Meet Jane



Jane is 65 and broke her hip. She was in the hospital for fewer than 3 days and her out-of-pocket recovery expenses were over **\$40,000.**



Fortunately, she is enrolled in **UNL's Short-Term Home Health Care.**

### How it Works...

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



Jane has Plan B which has over

**\$100,000**

of available benefits to receive care in her home.



The cost of Jane's Short-Term Home Health Care Shield policy is

**\$53.35 per month.\***



Jane fills 2 name brand prescriptions every month and is immediately eligible for the full

**\$600 per year benefit.**



Plan B

**\$600 per year**



Prescription Drug Benefit

**\$10/Generic |  
\$25/Name Brand**

\*Rate includes Policy Fee and May Vary Per State and/or Selected Benefit Period.

This is not long-term care insurance. Short-term home health care insurance is issued on Policy Form Series U2370 and Rider Form Series RU23CG, RU16ASH, RU19RPDL, RU15CA, RU16ASB by United National Life Insurance Company of America, 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.

Coverage is subject to a 6 month pre-existing condition limitation and some optional benefit riders are subject to a waiting period.



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