



UNDERWRITTEN BY:Guarantee Trust Life Insurance Company **ADH2-17-KY**

GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)

1275 Milwaukee Avenue, Glenview, IL 60025 www.gtlic.com | 800.338.7452

KENTUCKY (Rev. 1/22) 15B446



+ GUARANTEE TRUST LIFE INSURANCE COMPANY

IS COMMITTED TO THOSE WHO PLACE THEIR TRUST IN US.

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) is a legal mutual reserve insurance carrier located in Glenview, Illinois. For over 85 years, the company has benefited from the direction of the Holson family whose consistent top-level leadership and management continue to provide us with a clear vision of who we are and where we're going.

The family values on which we were founded motivate us to build on the importance of providing personal customer service, offering quality products and developing close relationships with our policyholders and distributors. From claims paid quickly to customer service calls answered by our long tenured, friendly staff located in our Home Office, we are committed to those who place their trust in us.

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.

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 you cover health insurance deductibles and co-payments.
- To collect Short-Term Home Health Care benefits, a prior hospitalization stay is not required.

SHORT-TERM HOMEHEALTH 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).

^{*} Total benefits payable for all of the home health care services listed are limited to a combined maximum daily benefit. The combined maximum daily benefit for Plan B is \$300 and for Plan C is \$450.

| | <u>Plan B</u> | <u>Plan C</u> |
|---------------------------------|---------------|---------------|
| Skilled nursing care, RN | \$150 | \$200 |
| General nursing care, (LPN/LVN) | \$120 | \$200 |
| Physical Therapy | \$150 | \$200 |
| Speech Pathology | \$150 | \$200 |
| Occupational Therapy | \$150 | \$200 |
| Chemotherapy Specialist | \$120 | \$200 |
| Enterostomal Therapy | \$100 | \$200 |
| Respirational Therapy | \$100 | \$200 |
| Medical Social Services | \$200 | \$300 |

INCLUDED BENEFITS

SHORT-TERM HOME HEALTH CARE AIDE BENEFIT

Plan B

\$80

Per Day

Plan C

\$120

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.



E SHORT-TERM HOME HEALTH CARE BENEFIT EXCLUSIONS

THE POLICY DOES NOT PAY BENEFITS FOR LOSS DUE TO:

- Mental or nervous disorders, but this shall not permit exclusion or limitation of benefits on the basis of Alzheimer's disease;
- 2. Alcoholism and drug addiction;
- 3. Illness, treatment, or medical condition arising out of:
 - a. War or act of war (whether declared or undeclared);
 - b. Participation in a felony, riot, or insurrection;
 - c. Service in the armed forces or auxiliary units;
 - d. Suicide (sane or insane), attempted suicide, or intentionally self-inflicted injury; or
 - e. Aviation (this exclusion shall apply only to nonfare-paying passengers); or
- 4. Treatment provided in a government facility (unless otherwise required by law), services for which benefits are available under Medicare or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability, or occupational disease law, services provided by a member of the covered person's immediate family, and services for which no charge is normally made in the absence of insurance.
 Coverage is subject to a pre-existing condition limitation. 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-KY and RG17RPD by Guarantee Trust Life Insurance Company, 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. Exclusions are for the base home health care only. See policy for specifics.



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