

# 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-PA

PENNSYLVANIA  
(Rev. 5/24) UNB263

# 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 Three 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 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 MAXIMUMS</b>		Plan A	Plan B	Plan C
		OVER \$50,000 OF AVAILABLE BENEFITS	OVER \$100,000 OF AVAILABLE BENEFITS	OVER \$150,000 OF AVAILABLE BENEFITS
<b>PLAN A</b> \$150 ..... <b>PLAN B</b> \$300 ..... <b>PLAN C</b> \$450	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**

Generic | Brand Name

Plan A  
up to

**\$300**

Per Year

Plan B  
up to

**\$600**

Per Year

Plan C  
up to

**\$900**

Per Year

## PART 3: CAREGIVER SUPPORT BENEFIT FROM TCARE



**TCARE**

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

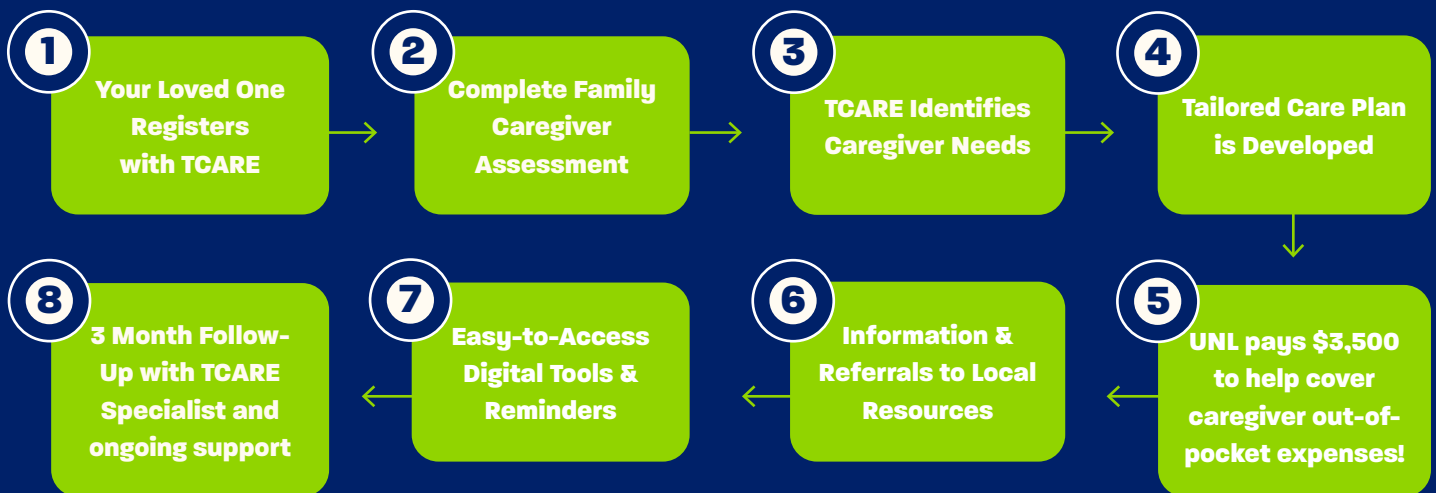
After you have an approved Home Health Care claim and your family caregiver<sup>1</sup> has registered and gone through a caregiver assessment with TCARE, **UNL will pay a \$3,500 caregiver lump sum to your loved one.** This money can help your family caregiver with out-of-pocket expenses, cover travel 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.



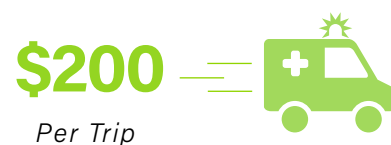
(1) Caregiver means a member of Your Immediate Family, or other person, who, on a day-to-day basis, provides at least one (1) hour of Covered Home Care directly to You in Your Home. A Caregiver does not include a person who qualifies as a Home Health Care Practitioner, as defined by the Short-Term Home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

## Optional Benefit Available:

### **+ 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.





Focus on your  
recovery **in the  
comfort of your  
own home** with a  
**Short Term Home  
Health Care  
Shield** Insurance  
Policy from United  
National Life





## 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.



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

This is not long-term care insurance. Short-term home health care insurance is issued on Policy Form Series U2370-PA and Rider Form Series RU23CG and RU16ASB-PA 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 pre-existing condition limitation and some optional benefit riders are subject to a waiting period.