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Why GoldenCare?

- Perfect Portfolio of Products
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- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- InstaPIVOT™ STC Underwriting Tool
- CareOptions Health and Wellness Hub
- Integrity LTCi Referral Program

WELCOME!

Thank you for joining us!

*For audio, use your computer's speakers,
OR dial in using the number on your screen.*

A Closer Look: OmniFlex™ STC & Recovery Care

Your Presenter Today:

Tom Randall

National Marketing Director
Over 25 years of experience



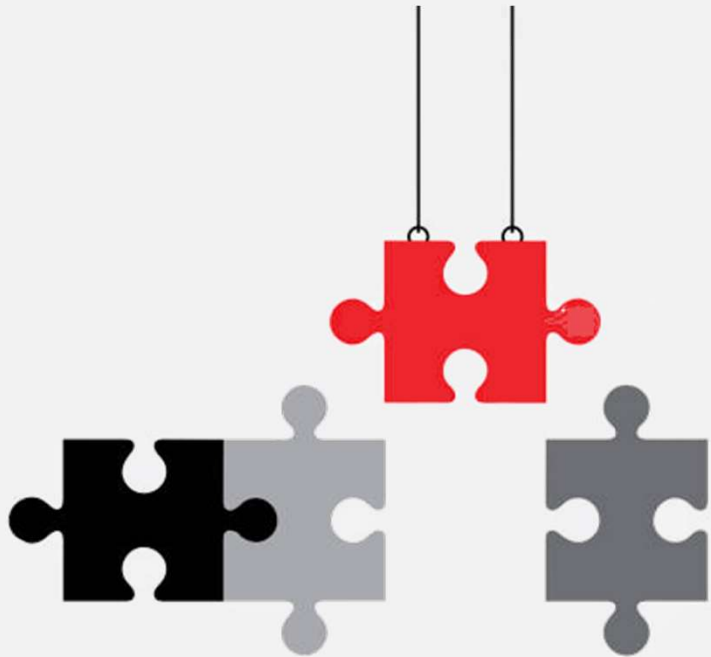
Fact is... the demand for LTCi, STCi & HHC have never been higher and is ever-increasing!



- **70%** of Americans aged 65+ will require some type of care.
- **90%** of adults have never had a real discussion about long term care planning.
- **61%** of people surveyed said they **would rather die** than go into a Nursing Home.

Consumers are worried they'll end up in a Nursing Home. They are waiting for you to mention LTCi/STCi/HHC as an option to help KEEP THEM OUT of those facilities.

<https://brokerworldmag.com/helping-clients-understand-the-cost-of-long-term-care-in-2022/>



A SHIFTING MARKET

A Shifting Market

The Short-Term Care insurance industry is growing rapidly with an introduction of policies that expand coverage levels and underwriting qualifications.

Where Long-Term Care insurance is known for its in-depth underwriting, STC is stepping up to offer coverage in similar care settings, with less stringent underwriting and lower premiums.

This will allow more of your clients to qualify for and afford coverage!

Why STC Can Help Save the Industry !

Long Term Plans Plans

- **Minimum 2 Years (3, 4, 5+, Unlimited)**
- **Inflation Can GREATLY Increase Carrier Exposure & Risk**
- **Risk of Catastrophic Claims Affecting Entire Blocks**
- **Much More Stringent UW Required**
- **LONG Apps & Big Delays to Issue**
- **Added Premium Needed to Cover Block**
- **Complex with Certifications Needed**

Short Term Care Plans

- **Max. 2 Year – Caps the Indiv. Risk!**
- **Limited Benefit Period Softens Inflation Blow to Carrier**
- **Since Limited Benefit Period, **No Real Catastrophic Claims****
- **Underwriting Can Throw Net Wider**
- **Shorter Apps & Very Fast Issue Times**
- **Can Keep Very Flexible & Affordable**
- **Much Simpler & No Special Certs.**

STC Allows to go “Back to the Future” Again and Protect Older Prospects!



SHORT-TERM CARE DESERVES A SEAT AT THE “BIG BOYS” TABLE

Product/State Availability

(confirmed as of 3/1/2024)

GTL Recover Cash Availability (37)

AK, AL, AR, AZ, CO, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, LA, MD, MI, MO, MS, MT, NC, NE, NH, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, WV, WY

Aetna Recovery Care Availability (34)

AL, AR, AZ, CO, DE, GA, IA, ID, IL, IN, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NV, OH, OK, OR, RI, SC, SD, TN, TX, UT, WI, WV, WY

OmniFlex Availability (35)

AK, AL, AR, AZ, CO, DC, GA, HI, IA, ID, IL, IN, LA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NV, OH, OK, OR, RI, SC, SD, TN, TX, VA, WI, WV, WY

Wellabe Essential Care Availability (24)

AL, AR, AZ, CO, GA, IA, ID, IL, IN, LA, ME, MI, MO, MS, NC, NE, NV, OH, OK, SD, TX, WI, WV, WY

All 4 Products Available

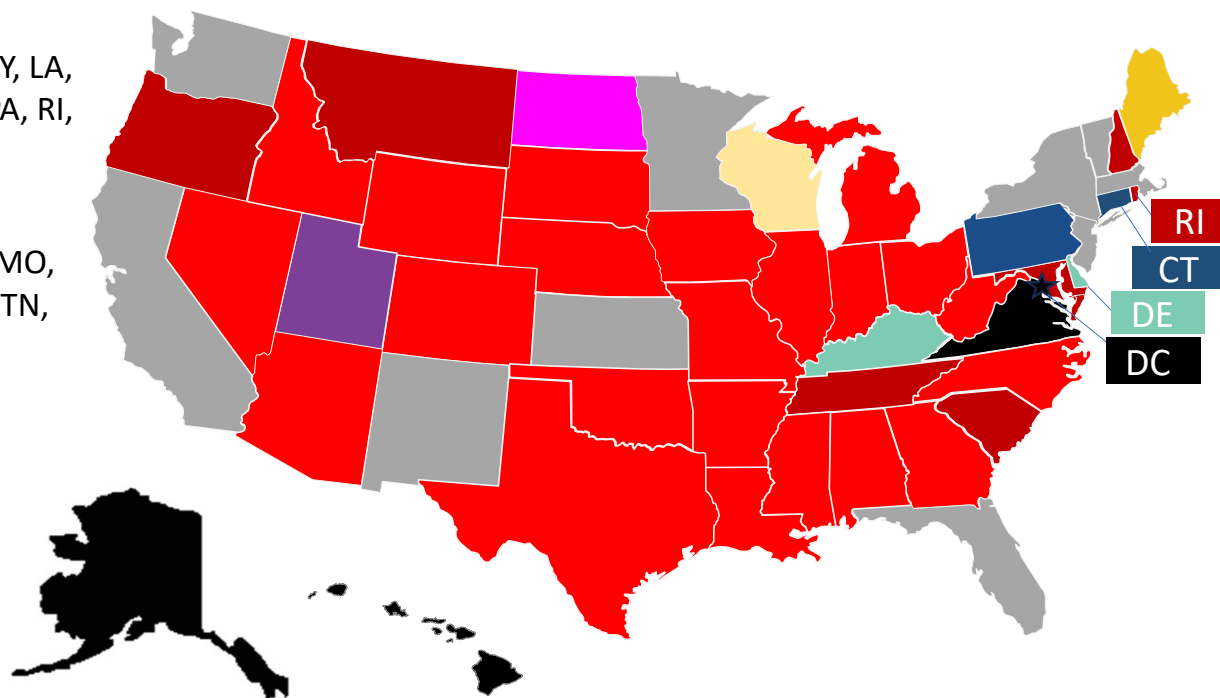
Aetna, GTL & OmniFlex Available

Aetna, OmniFlex & Wellabe Available

Aetna & OmniFlex Available

GTL & OmniFlex Available

Aetna & GTL Available



A Closer Look:

OmniFlex™ STC

&

Aetna's

Recovery Care



→ Underwriting... Throw the Net Wide!



Contains 45 Rows of Groups of Health Questions that Cover Every Application UW Question from Eight of our Top Peripheral Plans...

CARRIER / PLAN	# OF THE 45 ROWS THAT ARE INSURABLE
GTL's Short-Term HHC-Only Plan	43 "YES" of 45 Rows
AETNA's Home Care Plus (No Facility)	35 "YES" of 45 Rows
OmniFlex™ Tier 1-\$100/Day Max.	33 "YES" of 45 Rows
OmniFlex™ Tier 2-FULL Benefits	21 "YES" of 45 Rows
AETNA's Recovery Care STC Plan	10 "YES" of 45 Rows
GTL's Recover Cash STC Plan	8 "YES" of 45 Rows

Underwriting Leniency Scale: 1 = Toughest; 45 = Most Lenient

OmniFlex™ Throws the UW Net Much Wider Than Other Comprehensive STC Plans!

A Closer Look at Benefits Available¹...

DESCRIPTION	OmniFlex™ Limited STC	OmniFlex™ Full STC	Recovery Care STC
Issue Ages:	45 – 89		50 - 89
Broad Design Format:	Facility w/ HHC Rider		Facility w/ HHC Rider
Benefit Payment Type:	Indemnity		Indemnity
Facility ² Benefits (Daily):	\$50 - \$100 (\$10 incr.)	\$50 - \$400 (\$10 incr.)	\$10 - \$400 (\$10 incr.)
Facility ² Benefit Periods:	90, 180, 270, or 360 Days		90, 180, 270, or 360 Days
Facility ² Elimination Periods:	0, 20, 60, or 90 Days		0, 20, or 100 Days
Facility ² Bed Reservation:	10 Days (Max. 20 Days)		10 Days (Max. 20 Days)
Built-In Restoration:	Fac. & HHC Multiple (2x Max.)		Fac. & HHC Multiple (2x)

¹ For Agent Use Only. Benefits & availability may vary by state. Please see policies and outlines for exact benefit details.

² Both plans include Nursing Facilities & Assisted Living Facilities. OmniFlex™ also includes Hospice Care facilities.

No 90-day certification requirement for claim:

Top health conditions and events that would **NOT** trigger Long-Term Care insurance claims, but **WOULD** trigger Short-Term Care insurance claim:

- Knee replacement
- Osteoporosis / broken bones
- Cardiac arrest
- Heart Valve Replacement
- Bypass surgery
- Hip Replacement
- Motor vehicle accident recovery

This is why restoration of benefits is so HUGE with STCi policies!

A Closer Look at Benefits Available¹...

DESCRIPTION	OmniFlex™ Limited STC	OmniFlex™ Full STC	Recovery Care STC
Home Health Care Rider:	\$50 - \$100 (\$10 incr.)	\$50 - \$300 (\$10 incr.)	\$150 - \$1200/Week ²
HHC Benefit Periods:	90, 180, 270, or 360 Days		13, 26, or 52 Weeks
HHC Elimination Periods:	0, 20, 60, or 90 Days		0 Days
HHC Restoration of Ben.'s:	Yes – Multiple (2x Max)		Yes – Multiple (2x Max)
Hospital Indemnity Ben ³ :	\$50 - \$100 (\$10 incr.)	\$50 - \$300 (\$10 incr.)	\$10 - \$400 (\$10 incr.)
HI Benefit Periods (1 st Day):	3, 6 or 20 Days (180 Life Max.)		20 Days (365 Life Max.)
Spousal Prem. Discounts?:	Yes – 10% (if 2 Insured)		Not Available
Inflation Protection?	Optional ⁴ – 5% Simple (2x Max)		Not Available

¹ For Agent Use Only. Benefits & availability may vary by state. Please see policies and outlines for exact benefit details.

² In \$150 increments. Weekly benefit paid if three or more visits of at least one hour per visit in a week.

³ Rider for OmniFlex™. Recovery Care requires at least \$10 Hospital Indemnity Benefit be included in plans.

⁴ 5% Simple Inflation Until 2x Maximum Benefit – Either NONE or Inflation Benefit on Facility, HHC & Fast-50™ Cash Benefit

STC Plans Can REALLY Pack A Punch...

Facility Benefit Description	Max. Daily Benefit	Max. Monthly Benefit	Max. for 360 Day Ben. Per.	Fac. Max. if FULL Restore
Facility – No Inflation	\$400/Day	\$12,000/Mos.	\$ 144,000/BP	\$ 288,000/Max.
Facility – w/ Inflation	\$800/Day	\$24,000/Mos.	\$ 288,000/BP	\$ 576,000/Max.

HHC Benefit Description	Max. Daily Benefit	Max. Monthly Benefit	Max. for 360 Day Ben. Per.	HHC Max. if FULL Restore
HHC – No Inflation	\$300/Day	\$ 9,000/Mos.	\$ 108,000/BP	\$ 216,000/Max.
HHC – w/ Inflation	\$600/Day	\$18,000/Mos.	\$ 216,000/BP	\$ 432,000/Max.

Plan Benefit Description	Max. Daily Benefit	Max. Monthly Benefit	Max. for 360 Day Ben. Per.	Plan Max. if FULL Restore
Fac. & HHC - No Infl.	Varies	Varies	\$ 252,000/BP	\$ 504,000/Max.
Fac. & HHC – w/ Infl.	Varies	Varies	\$ 504,000/BP	\$ 1,008,000/Max.

A Unique OmniFlex™ Difference¹...



Fast-50™ Benefit

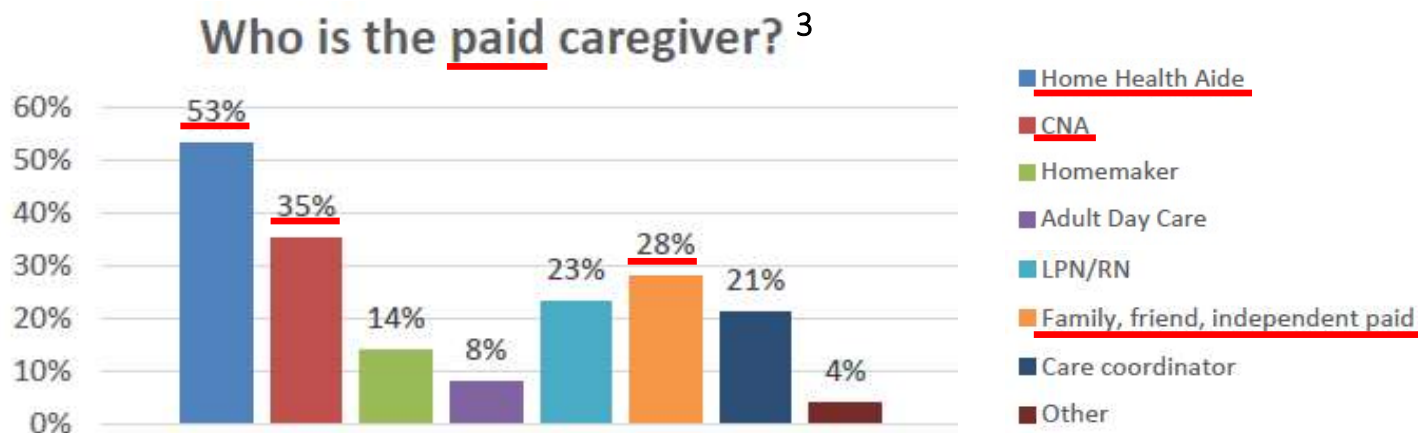
Exclusive to OmniFlex™ STC plans, the *Fast-50™* Benefit waives the Elimination Period and pays a **first-day cash benefit** equal to 50% of the accumulated Daily Benefit.

While the cash can be used for anything, *Fast-50™* is perfect for paying a spouse, family or friends for their help.

¹ For Agent Use Only. Benefits & availability may vary by state. Please see policies and outlines for exact benefit details.

The Built-in, OmniFlex™ Fast-50™ Cash Benefit Provides Ultimate Flexibility at Claim Time....

- From 2015 to 2020, the number of unpaid family caregivers increased from 43.5 million to 53 million (over 20% of the adult population).¹
- 78% of adults living in the community needing long-term care have to depend on family and friends as their only source of help.²



¹"The State of Unpaid Family Caregiving in the U.S.," myLifeSite, Web, April 18, 2021.

²"14 Alarming Statistics About Caregiving," Bell & Associates Consulting, Web, January 11, 2022.

³CLTC Leadership Summit, September 12-13, 2022, Survey Analysis Conducted by ET Consulting, LLC.

OmniFlex™

A Unique OmniFlex™ Difference¹...



Prescription Drug Benefit

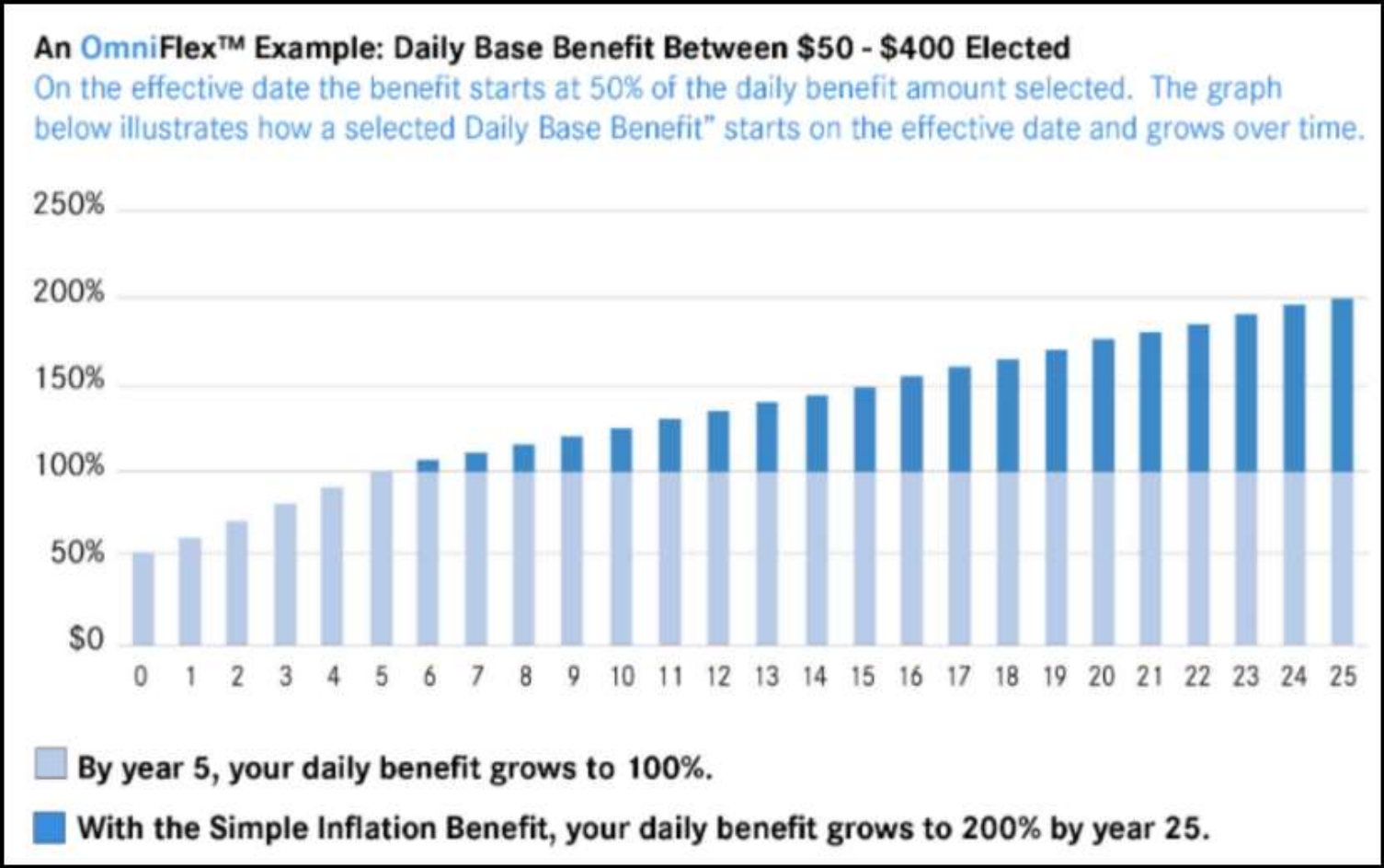
OmniFlex™ includes a benefit of **\$10** for each generic or **\$25** for each **brand name** prescription drug, up to a **policy year maximum of \$300**.

Clients do NOT need to be receiving services from their OmniFlex™ plan to receive Prescription Drug reimbursements under this benefit.

As few as THREE Brand Name Meds refilled quarterly to get to \$300!
This is a built-in Net Premium Reducer!

¹For Agent Use Only. Benefits & availability may vary by state. Please see policies and outlines for exact benefit details.

5-Year Ramp-up... NOT a Secret... It's the Secret Sauce...



It's About Benefits At Claim Time...

Side-by-Side ~ New OmniFlex STC & Aetna Recovery Care ~ **Age: 65**; State: IA

OmniFlex Plan:

Spouse Rate?: Yes; Tobacco?: No; Inflation?: No Inflation; Facility Benefit: \$200 / 360 Day / 20 Day Elim.; Home Care Benefit: \$300 / 360 Day / Zero Day Elim.; HI Benefit: \$50 / 6 Days.

AETNA Recovery Care Plan:

Spouse Rate?: Yes; Tobacco?: No; Inflation?: None Avail.; Facility Benefit: \$200 / 360 Day / 20 Day Elim.; Home Care Benefit: \$1,200/Week / 52 Weeks / Zero Day Elim.; HI Benefit: \$10 / 20 Days.

25.7% to 41.2% LESS Premium!

POLICY FEATURES / BENEFITS

***Single= 17.5% to 32.9% !**

POLICY FEATURES / BENEFITS	AT ISSUE AGE AGE: 65		CLAIM AT 3 YEARS AGE: 68		CLAIM AT 5 YEARS AGE: 70		CLAIM AT 10 YEARS AGE: 75	
	OmniFlex	AETNA	OmniFlex	AETNA	OmniFlex	AETNA	OmniFlex	AETNA
Total Premium Paid	\$1,440	\$1,938	\$5,760	\$7,753	\$8,640	\$11,630	\$15,840	\$21,321
Prescription Drug Reimbursement (Per Year)	\$300/Yr	\$0	\$1,200	\$0	\$1,800	\$0	\$3,300	\$0
Facility Daily Benefit	\$100	\$200	\$160	\$200	\$200	\$200	\$200	\$200
Facility Benefit Available	\$36,000	\$72,000	\$57,600	\$72,000	\$72,000	\$72,000	\$72,000	\$72,000
Skilled HHC Daily Benefit	\$150	\$171	\$240	\$171	\$300	\$171	\$300	\$171
Skilled HHC Benefit Available	\$54,000	\$62,400	\$86,400	\$62,400	\$108,000	\$62,400	\$108,000	\$62,400
Home Health Aide Daily Benefit	\$150	\$171	\$240	\$171	\$300	\$171	\$300	\$171
Home Health Aide Benefit Available	\$54,000	\$62,400	\$86,400	\$62,400	\$108,000	\$62,400	\$108,000	\$62,400
Spouse, Family, Friends (Fast50) Daily Benefit	\$75	\$0	\$120	\$0	\$150	\$0	\$150	\$0
Spouse, Family, Friends (Fast50) Available	\$27,000	\$0	\$43,200	\$0	\$54,000	\$0	\$54,000	\$0
Hospital Indemnity Daily Benefit	\$50	\$10	\$50	\$10	\$50	\$10	\$50	\$10
Hospital Indemnity Benefit Available	\$300	\$200	\$300	\$200	\$300	\$200	\$300	\$200

+73% HHC Pool!

It's About Benefits At Claim Time...

Side-by-Side ~ New OmniFlex STC & Aetna Recovery Care ~ **Age: 50**; State: IA

OmniFlex Plan: Spouse Rate?: Yes; Tobacco?: No; Inflation?: No Inflation; Facility Benefit: \$200 / 360 Day / 20 Day Elim.; Home Care Benefit: \$300 / 360 Day / Zero Day Elim.; HI Benefit: \$50 / 6 Days.

AETNA Recovery Care Plan: Spouse Rate?: Yes; Tobacco?: No; Inflation?: None Avail.; Facility Benefit: \$200 / 360 Day / 20 Day Elim.; Home Care Benefit: \$1,200/Week / 52 Weeks / Zero Day Elim.; HI Benefit: \$10 / 20 Days.

42.1% to 76% LESS Premium!

POLICY FEATURES / BENEFITS

***Single= 35.7% to 69.5% !**

POLICY FEATURES / BENEFITS	AT ISSUE AGE AGE: 50		CLAIM AT 3 YEARS AGE: 53		CLAIM AT 5 YEARS AGE: 55		CLAIM AT 15 YEARS AGE: 65	
	OmniFlex	AETNA	OmniFlex	AETNA	OmniFlex	AETNA	OmniFlex	AETNA
Total Premium Paid	\$513	\$886	\$2,053	\$3,546	\$3,080	\$5,318	\$8,212	\$14,182
Prescription Drug Reimbursement (Per Year)	\$300/Yr.	\$0	\$1,200	\$0	\$1,800	\$0	\$4,800	\$0
Facility Daily Benefit	\$100	\$200	\$160	\$200	\$200	\$200	\$200	\$200
Facility Benefit Available	\$36,000	\$72,000	\$57,600	\$72,000	\$72,000	\$72,000	\$72,000	\$72,000
Skilled HHC Daily Benefit	\$150	\$171	\$240	\$171	\$300	\$171	\$300	\$171
Skilled HHC Benefit Available	\$54,000	\$62,400	\$86,400	\$62,400	\$108,000	\$62,400	\$108,000	\$62,400
Home Health Aide Daily Benefit	\$150	\$171	\$240	\$171	\$300	\$171	\$300	\$171
Home Health Aide Benefit Available	\$54,000	\$62,400	\$86,400	\$62,400	\$108,000	\$62,400	\$108,000	\$62,400
Spouse, Family, Friends (Fast50) Daily Benefit	\$75	\$0	\$120	\$0	\$150	\$0	\$150	\$0
Spouse, Family, Friends (Fast50) Available	\$27,000	\$0	\$43,200	\$0	\$54,000	\$0	\$54,000	\$0
Hospital Indemnity Daily Benefit	\$50	\$10	\$50	\$10	\$50	\$10	\$50	\$10
Hospital Indemnity Benefit Available	\$300	\$200	\$300	\$200	\$300	\$200	\$300	\$200

+73% HHC Pool!

~ ManhattanLife OmniFlex STC Quick Glance MONTHLY* Rates (NO INFLATION) ~

Rates Valid* as of 12/21/2023 for AL, AK, AR, DC, GA, HI, IL, IA, LA, MD, MO, NV, NH, NC, OR, TX, WV, WI, & WY

NOTES: Rates do NOT include a 1x commissionable \$25 per applicant fee. If SINGLE & TOBACCO, Multiply SINGLE by 1.10; If MARRIED & TOBACCO, Use SINGLE Rate Shown.

AGE	~ OPTION 1 ~ \$100/Day Fac. / 360 Days / 0 Elim. \$100/Day HHC / 360 Days / 0 Elim. (Built-In Fast-50™ Cash & \$300 Rx)		~ OPTION 2 ~ \$200/Day Fac. / 360 Days / 0 Elim. \$200/Day HHC / 360 Days / 0 Elim. (Built-In Fast-50™ Cash & \$300 Rx)		~ OPTION 3 ~ \$400/Day Fac. / 360 Days / 0 Elim. \$300/Day HHC / 360 Days / 0 Elim. (Built-In Fast-50™ Cash & \$300 Rx)	
	SINGLE	MARRIED	SINGLE	MARRIED	SINGLE	MARRIED
45-50	\$22.60	\$20.34	\$42.87	\$38.58	\$77.23	\$69.50
51	\$23.36	\$21.02	\$44.22	\$39.79	\$79.55	\$71.60
52	\$24.12	\$21.70	\$45.57	\$41.01	\$81.87	\$73.68
53	\$25.77	\$23.20	\$48.83	\$43.95	\$87.85	\$79.06
54	\$27.43	\$24.69	\$52.10	\$46.89	\$93.83	\$84.45
55	\$29.09	\$26.18	\$55.36	\$49.83	\$99.81	\$89.83
56	\$30.75	\$27.67	\$58.63	\$52.76	\$105.79	\$95.21
57	\$32.42	\$29.18	\$61.93	\$55.73	\$111.84	\$100.65
58	\$35.39	\$31.85	\$67.81	\$61.03	\$122.66	\$110.39
59	\$38.35	\$34.52	\$73.69	\$66.32	\$133.48	\$120.13
60	\$41.32	\$37.19	\$79.57	\$71.61	\$144.30	\$129.87
61	\$44.28	\$39.85	\$85.45	\$76.90	\$155.12	\$139.61
62	\$47.25	\$42.52	\$91.33	\$82.20	\$165.96	\$149.36
63	\$52.04	\$46.83	\$100.84	\$90.76	\$183.46	\$165.11
64	\$56.83	\$51.14	\$110.36	\$99.32	\$200.96	\$180.87
65	\$61.62	\$55.46	\$119.87	\$107.88	\$218.46	\$196.62
66	\$66.41	\$59.77	\$129.38	\$116.44	\$235.96	\$212.37
67	\$71.18	\$64.06	\$138.86	\$124.97	\$253.40	\$228.06
68	\$79.00	\$71.18	\$154.40	\$138.86	\$281.96	\$253.40



OmniFlex™

- Flexible, Comprehensive & Robust Indemnity Benefits
- Optional Inflation – (Facility AND Home Health Care benefits!)
- Much easier underwriting (more people can qualify!)
- Much faster underwriting process: (usually <week!)
- Built-in *Fast-50™* Cash Benefit (pay family/friends/anyone!)
- Faster/Easier claim process (NO 90-Day, so more claims paid!)
- Built-in Restoration of Benefits (Facility & HHC – Multiple!)
- Flexible & Affordable Premiums (with built-in \$300 Rx reimb!)
- Insures up to age 89! (LTCi cut off is age 79!)
- Much bigger and stronger than old STCi policies!



Be On The Lookout for Our New W.O.W. Webinar Series!

THURSDAY, April 25th at 10 a.m. CDT

*Everything is lining up...
STC will be THE Product of the Next
Several Years!*

Let Us Show You Why!



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Why GoldenCare?

- Perfect Portfolio of Products
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Thank you! Catch us 4/25 at 10 a.m.
CDT for more...



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