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marketing@goldencareusa.com | www.goldencareagent.com

Why GoldenCare?

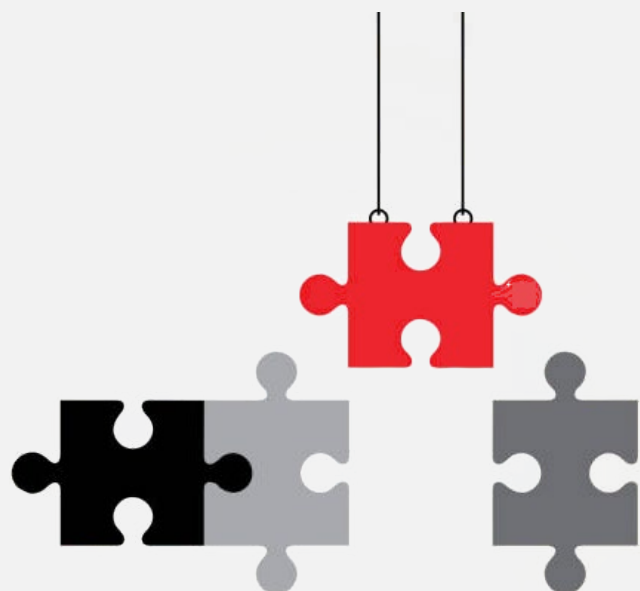
WELCOME!

Thank you for joining us!

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

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- Exciting Promotions On Various Products
- CareOptions Health and Wellness Hub

GTL's Short-Term HHC



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. This will allow more of your clients to qualify for coverage.

GTL's stand-alone Home Health Care plan has been a long-time solution in our perfect portfolio due to the ease of qualifying for coverage.



Short-Term Home Health Care

Guarantee Trust Life

Near Guaranteed Issue...
VERY Flexible & Powerful!
(Another MUST-HAVE for Your Senior Insurance Portfolio!)

Today's Agenda

- The Carrier
- The Product Niche – the need
- The Plan Details
- Completing the Application
- Calculating Rates
- Marketing Ideas
- Questions & Answers

GTL | GUARANTEE TRUST LIFE

Includes
Symptom assessment
and critical illness support
services. See page 5.

**SHORT-TERM HOME HEALTH CARE
INSURANCE**

Health expertise
provided by
MAYO CLINIC

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
ADHQ-17

GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)
1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlc.com | 800.338.7452
15B431

Short-Term Home Health Care

Home Office Glenview, Illinois



GTL enjoyed another strong year in their 85 years as a company (founded in 1936)

- **in 2021, GTL posted a \$32 million operating gain while growing surplus by 20%, assets by 7%, and reserves by 5%**
- **Net premium of \$256 Million**





AM Best Reaffirms GTL's **A- (Excellent)** Financial Strength Rating

August 2021: AM Best has reaffirmed GTL's **A- (Excellent)** Financial Strength Rating and **a- (Excellent)** Long-Term Issuer Credit Rating, with a stable ratings outlook.

Guarantee Trust Life

GTL Supplemental Products



Cancer * Critical Illness * Hospital Indemnity * LTC Alternative

Stand-Alone Home Care



Why Choose This Policy?

- **Issue Ages 61 – 85**
- **Can pay up to \$450/day for 360 days – (*or less!*)**
- **Benefits paid regardless of any other insurance**
- **Almost everyone qualifies – *only 3 or 4 health questions***
 - Currently in NH/ALF or receiving HHC?
 - Unable to perform routine ADL's
 - Within 12 months, diagnosed/treated for Alzheimer's/dementia?
 - Expect hospital/NH/ALF/surgery or HHC services in next 60 days? (*Only if top, Option C plan chosen*)
- **Up to \$120/day for 60 days for HHC Aide – *no prior hospital stay required***
- **Built-in Prescription Drug Benefit – *up to \$600/year!***
- **Built-in Restoration of Benefits**
- **Strong Hospitalization, Critical Accident, Ambulance, Return of Premium & Dental/Vision Riders Available**

Policy Claim Triggers

Functional or Cognitive Impairment

- **Cannot perform 2 or more of the 6 ADL's without substantial assistance**
 - Bathing, continence, dressing, eating, toileting and transferring
 - Includes “hands on” or “stand by” assistance
- (or)
- **Cognitive Impairment (includes Alzheimer's/dementia)**

No 90-Day Expectation

**(6-Month Pre-Existing
Conditions Limitation)**

"Base Plan" HHC Benefits

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>
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

Combined Max. Daily: **\$150** **\$300** **\$450**

\$54,000
\$108,000
\$162,000

Max. Benefit Period is 360 Days

Built-in HHC Aide Benefit

Plan A	Plan B	Plan C
\$40	\$80	\$120
<i>Per Day</i>	<i>Per Day</i>	<i>Per Day</i>
\$2,400	\$4,800	\$7,200

- Pays Over & Above “Base Plan” HHC Benefits
- No Prior Hospital Stay Required

Max. Benefit Period is 60 Days

Built-in Rx Benefit

(Not avail. In KY.)

PRESCRIPTION DRUG BENEFIT



\$10

Generic

\$25

Brand Name

Plan A
up to

\$300

Per Year

Plan B
up to

\$600

Per Year

Plan C
up to

\$600

Per Year

- Payable without regard to eligibility for other HHC Benefits
- Each re-fill received in a year would count – best to wait

Can Greatly Reduce Net Plan Cost

Built-in Benefit Restoration

- Refers to both “Base Plan” and HHC Aide maximum benefit periods
- Benefits restore if:
 - Covered HHC services have not been received for 180 consecutive days...
 - AND**
 - Licensed Health Care Practitioner certifies that insured has sufficiently recovered to no longer require HHC or nursing care services
- No limit to the number of times restored
- Prescription Drug benefit & riders restore yearly or have their own maximum lifetime benefit limits

Possibility for Multiple Claims

Optional Rider

(1 time 30-Day Waiting Period.
Utah has 10 days option only.
PA & TX ALSO pay \$15/day for
remainder days up to 31 days)

Accident & Sickness Hospitalization Rider

If choosing:	<u>HHC Plan A</u>	<u>HHC Plan B</u>	<u>HHC Plan C</u>
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

- Full daily benefits are paid as long as confinement was at least 24 hours

Benefits Restore After 60 Days

Optional Rider

(1 time 30-Day Waiting Period.
Not avail. in CO, DE, KY, MD,
MT or TN.)

Critical Accident Rider

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

- Lump-sum payments after emergency room or urgent care
- Fractures to fingers, toes, ribs, coccyx or caused by acquired disease not covered (see *rider details*)

No Restoration of Max. Benefit

Optional Rider (Not available in KY.)

Ambulance Benefit Rider

\$200
Per Trip

- For ground service to or from a medical facility up to 4x/year
- No hospital confinement required
- Lifetime maximum of \$2,500

No Restoration of Max. Benefit

Optional Rider

(Not available in MD, PA, TN or TX.)

Return of Premium Rider

- Returns all premiums (less claims) if death before age 86
- This is a rider that was added to this policy after release

Helps With “Use-It-Or-Lose-It”

Optional Rider

(Not available in CO, DC, GA, ID, KY, MD, MO, OR or TN.)

Dental/Vision Rider



- Per calendar year deductible & co-pay (\$100 & 20%/80%)
- Limited first-year benefits (& usually half of max. above)
- Prescription eyewear paid at up to \$200/year
- Eye exam/refraction paid at up to \$50/year (no deductible)
- Dental cleaning paid at up to \$75/year (no deductible)

Annual Restoration of Benefits

Optional Rider

DENTAL Details

Choice of		
\$400	\$800	\$1,200
<i>Per Year</i>	<i>Per Year</i>	<i>Per Year</i>

- **After 3 Mos.:** One annual exam & dental cleaning at up to \$75/year (no deductible)
- **After 6 Mos.:** Fillings or root canal treatment
- **After 12 Mos.:** Bridges, crowns, dentures, out-patient dental surgery, “full mouth” extractions, fluoride treatments and services/treatment relating to replacement of teeth missing prior to effective date.
- **After 12 Mos.:** Replacement or repair of existing bridges or dentures (if result of Injury, the 12 Mos. wait not applicable)

Annual Restoration of Benefits

Optional Rider

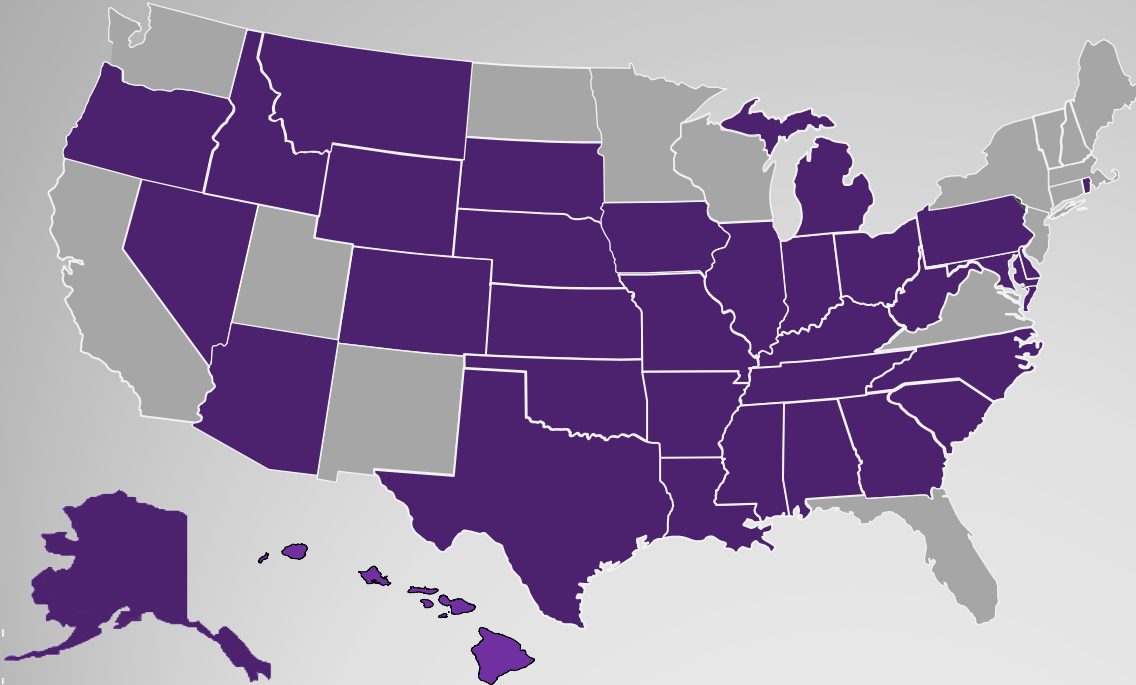
VISION Details

Choice of		
\$400	\$800	\$1,200
<i>Per Year</i>	<i>Per Year</i>	<i>Per Year</i>

- **After 3 Mos.:** One eye exam OR One eye refraction up to \$50/year (no deductible)
- **After 6 Mos.:** Eyeglasses or contact lenses up to \$200/year (if needed as result of injury, the 6 Mos. wait not applicable)

Annual Restoration of Benefits

35 (+DC) States Approved* as of September 2021



*KY has NO Plan A & NO riders or Rx benefit. No Crit. Acc. Rider in CO, DE, KY, MD, MT or TN.
No Den./Vis. Rider in CO, DC, GA, ID, KY, MD, MO, OR or TN. No ROP Rider in MD, PA, TN or TX.*

More State Approvals To Come!

Calculating Rates...

Four Pages Total

- Cover
- Simple Rate Worksheet
- Monthly Rate Charts
- Annual Rate Charts

GTL | **GUARANTEE
TRUST
LIFE**

*Short-Term Home Health
Care Insurance*

AGENT RATES
Basic

AL, AK, AR, DE, GA, IL, IN, IA, LA, MI, MO,
MT, NE, NV, OH, OK, SC, WV, WY

Note:
Some states have their own rate book.

FOR AGENT USE ONLY

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company

GUARANTEE TRUST LIFE INSURANCE COMPANY
1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlc.com | 800.323.6907
(Rev. 5/17) 150729

A Quick Note on Rates...

Incredibly Flexible... Ex: Female – Age 61

VERY AFFORDABLE:

- Premium Only \$19.42/Month
- Plan A – no Extra Riders
- Up to \$150/Day “Base” HHC
- \$54,000 Max. “Base” Benefit
- \$40/Day HHC Aide Benefit
- \$2,400 Max. HHC Aide
- Rx Benefit up to \$300/Yr!
- Restoration of Benefits

**From \$253/Year to \$1,776/Year
Premium Flexibility!**

VERY ROBUST:

- Premium \$148.00 Month
- Plan C – w/ Max. Riders
- Up to \$450/Day “Base” HHC
- \$162,000 Max. “Base” Benefit
- \$120/Day HHC Aide Benefit
- \$7,200 Max. HHC Aide
- Rx Benefit up to \$600/Yr!
- Return of Premium
- \$300/day for 6 Days Hosp.;
\$10K Crit. Acc.; \$2,500
Ambulance; \$1,200/Yr D/V!

What If 2 GTL Products?

Critical Cash w/ HHC... Female-Age 61

GTL Critical Cash:

- Premium \$130.81/Month
- \$24K Lump-Sum Diagnosis
- \$2,500/mos. Addn'l if ALF
- \$5,000/mos. Addn'l if NH
- 24 Month Coverage
- \$432,000 Max. Benefit
- Cancer, Stroke, Alzheimer's, Heart Attack, etc.

GTL Short-Term HHC:

- Premium \$53.11/Month
- Up to \$450/Day "Base" HHC
- \$162,000 Max. "Base" Benefit
- \$120/Day HHC Aide Benefit
- \$7,200 Max. HHC Aide
- Rx Benefit up to \$600/Yr!
- Restoration of Benefits
- \$10K Critical Accident Rider
- \$2,500 Ambulance Rider

Total \$184/Month – Strong protection & easier UW!

A Look At The Rates

STEP 1: BASE PLAN MONTHLY RATES

(Rates do not include a \$1.67 Monthly Policy Fee.)

Home Health Care Daily Benefit Options			
	Option A	Option B	Option C
ATTAINED AGE*	\$150 Daily Max	\$300 Daily Max	\$450 Daily Max
61 - 64	\$19.42	\$38.84	\$43.44
65 - 70	\$22.87	\$45.74	\$52.55
71 - 75	\$31.18	\$62.36	\$75.27
76 - 80	\$41.81	\$83.63	\$111.25
81 - 85	\$55.59	\$111.18	\$158.40

***Rates go up at attained age 86. See page 6 for details.**

*Base Short-Term Home Health Care rates (and Accident & Sickness Hospitalization Rider) are Attained Age and will increase upon the policyholders anniversary date as outlined above.

With the Prescription Drug Benefit, this plan may pay for itself!

***AL Rate Guide used, Rev 09 2020**



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Why GoldenCare?

*Thank you for
joining us today!*

*For attending, we will send the CE Voucher, copy of
these presentation slides, and more!*

Watch your inbox for our email!

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- Exciting Promotions On Various Products
- CareOptions Health and Wellness Hub

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