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## 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

## ***Comparing Our Stand-Alone HHC Plans***



# Our Top Two HHC Products Are Facing Off

*Whose team are you on?*

**KEMPER**

**Near Guarantee Issue Home Health**

**GTL** | GUARANTEE  
TRUST  
LIFE

**Short-Term Home Health Care**

# Product/State Availability

*(confirmed as of 09/18/2019)*

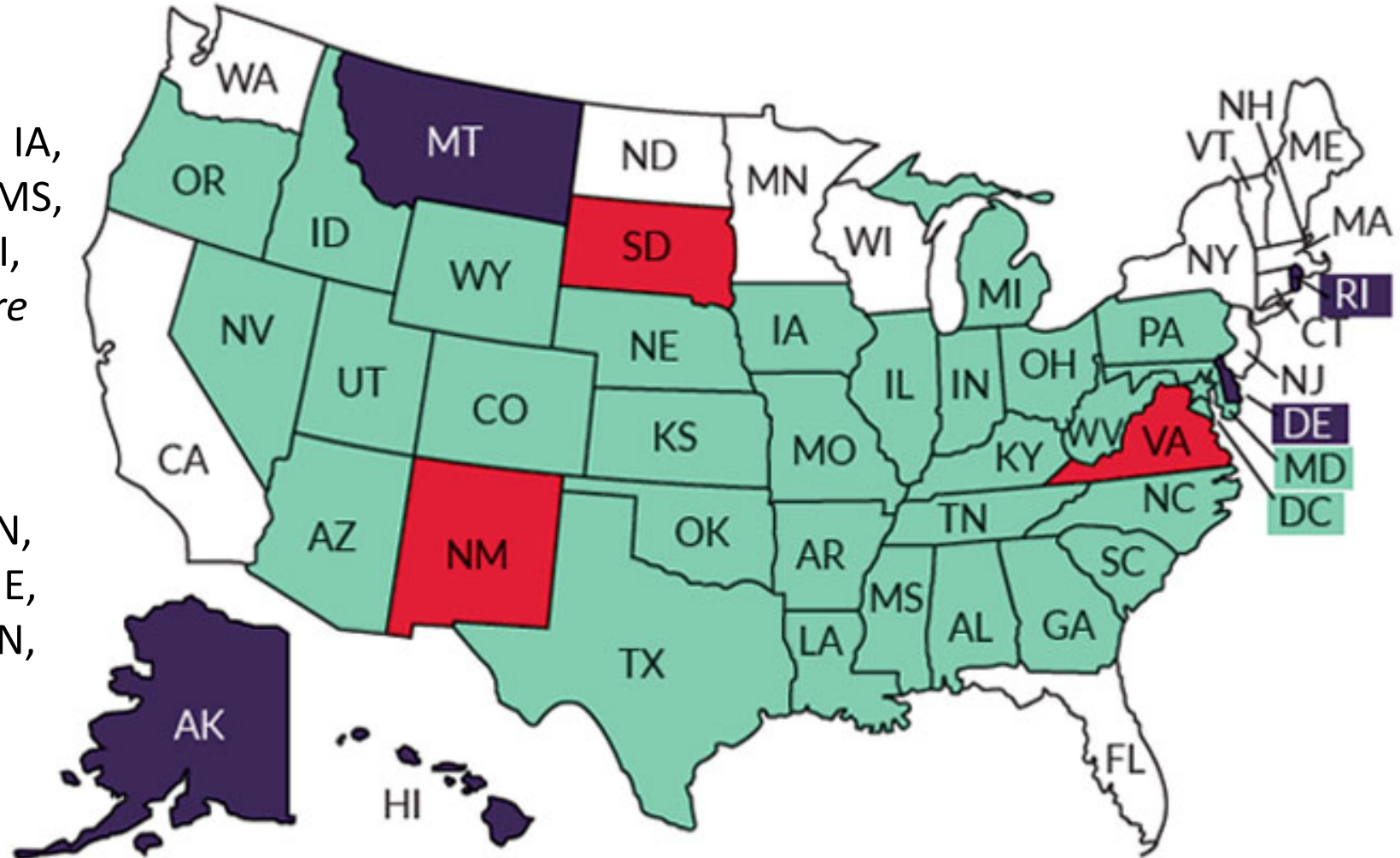
## GTL HHC Availability:

AL, AK, AR, AZ, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, NE, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, WV, WY – *with more coming soon!*

## Kemper HHC Availability:

AL, AR, AZ, CO, DC, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, NC, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX<sup>1</sup>, UT, VA, WV, WY

## Both Products Available



<sup>1</sup> In Texas, the Kemper Senior Solutions Home Health Care Indemnity Insurance Policy is considered Long-Term Care Insurance.

# Company Background Information



- One of America's leading financial services providers
  - > over 7 million policyholders nationwide
  - > more than \$11 Billion in assets
- Reserve National Insurance Company, a Kemper subsidiary, has been providing life, accident and health insurance since 1956
  - > Reserve National Insurance Company is rated "**A- (Excellent)**" by A.M. Best
- HHC Claim forms and instructions are generally included with the issued policy

# Company Background Information



- Founded in 1936, GTL's current financial condition is the strongest ever enjoyed
  - > In 2018, GTL posted record operating gains while growing surplus by 17%, assets by 7%, and reserves by 7%
  - > Net premium of \$230 Million
- A.M. Best upgraded Guarantee Trust Life Insurance Company's Financial Strength Rating to "**A- (Excellent)**" with a stable ratings outlook. (July 2019)
- Recognized as a highly-competent, mid-sized mutual insurer
- Industry-leading insurance products, partnerships with TGen, Mayo Clinic

# Covered Services

**Kemper**

**GTL (Plan A)**

\$75	Skilled Nursing Care (RN)	\$75
\$60	General Nursing Care (LPN, LVN)	\$60
\$75	Physical Therapy	\$75
\$75	Speech Pathology	\$75
\$75	Occupational Therapy	\$75
\$60	Chemotherapy Special Services	\$60
\$50	Enterostomal Therapy	\$50
\$50	Respirational Therapy	\$50
\$100	Medical Social Services	\$100

# Policy Provisions

**Kemper**

**GTL (Plan A)**

**\$150**

**Daily Maximum Benefit**

**\$150**

**360 Days**

**Maximum Benefit Period**

**360 Days**

**\$40/day**

**Home Health Aide Daily Benefit**

**\$40/day**

**60 Days**

**Home Health Aide Benefit Period**

**60 Days**

**80% after  
\$50 deductible**

**Prescription Drug Benefit**

**\$10 generic /  
\$25 brand name**

**\$250**

**Prescription Drug Policy Year Maximum**

**\$300**

**After 180 Days**

**Restoration of Benefits**

**After 180 Days**



# Optional Riders

## Kemper

*(Pre-packaged together)*

### Annual Physical Exam

\$150

### Vision

\$40 per exam, plus \$75 for lenses & frames

### Hearing Benefit

\$50 per exam, plus \$250 for hearing aid

### In-Hospital Private Duty Nurse Benefit

\$80 per day

### Ambulance

\$100 per trip

## GTL (Plan A)

*(All separate options)*

### Accident and Sickness Hospitalization

Plan A \$100 | Plan B \$100 or \$200  
| Plan C \$100, \$200 or \$300

### Dental/Vision

Plan A \$400 | Plan B \$800 | Plan C \$1,200

### Return of Premium

All premium paid, less claims, prior to age 86

### Critical Accident

\$5,000 or \$10,000

### Ambulance

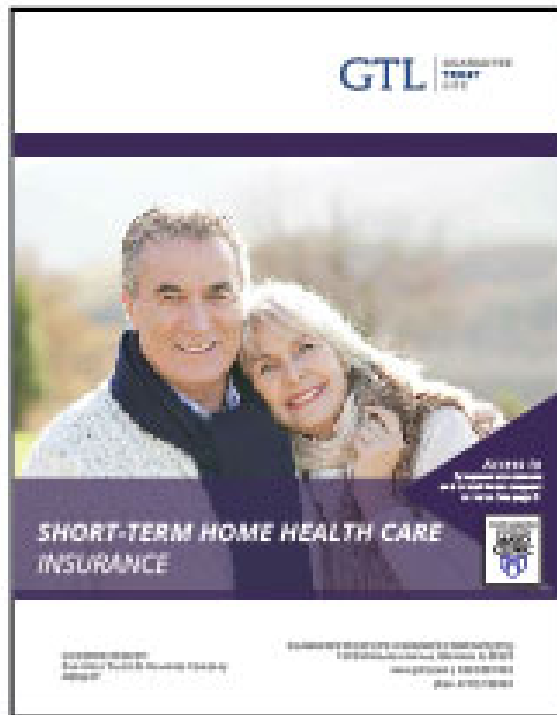
\$200 per trip





# Differences

**GTL's HHC policy** offers great flexibility with three plan levels, **Plan A, Plan B** and **Plan C**, Each with progressively richer benefits.



<b>Covered Services</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
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 Services	\$60	\$120	\$200
Enterostomal Therapy	\$50	\$100	\$200
Respirational Therapy	\$50	\$100	\$200
Medical Social Services	\$100	\$200	\$300

# Differences

**Kemper's plan** offers set benefit levels, with an optional rider package available for extra cost.



However TWO (2) separate HHC policies can be sold per applicant. What this means for your Client: Up to \$300/day for their Daily Maximum Benefit! ***DOUBLE THE BENEFITS!***

Two copies of the application/all forms would be required.

# Differences

## ***UNDERWRITING PREQUALIFICATION QUESTIONS:***

Both carriers' applications include adaptations of the following:

- Is the applicant currently in a nursing home/assisted living facility or receiving home health care or similar type benefits?
- Is the applicant unable to perform routine Activities of Daily Living?

**GTL HHC's** application includes cognitive impairment in the 2<sup>nd</sup> eligibility question. Also, one additional question is required when applying for Plan C.

**Kemper's plan** does not preclude applicants with cognitive impairment from applying & being issued coverage.

# Differences

## ***POLICY FEES:***

Unlike many insurance companies, **Kemper's plan** has no policy/registration fee.

A policy fee is included in the basic rates for **GTL HHC plan**. In most states, the fee is \$20.00 annually and is automatically included in the modal premium.

<sup>2</sup> Actual policy fee amount may vary by state.

# Differences

## ***PRESCRIPTION DRUG COVERAGE:***

Is included on both carriers' plans<sup>3</sup> – Benefits paid per drug, including refills

**GTL HHC plan** covers \$10 per generic and \$25 per brand name drug. No Deductible, pays up to chosen Policy Year Max.

**Kemper's plan** pays 80% after the \$50 Deductible has been met. \$250 Policy Year Max.<sup>4</sup> Benefit payments determined by retail price, not the amount your client paid.

<sup>3</sup> GTL's HHC policy: the Prescription Drug Benefit is not available in Kentucky

<sup>4</sup> The Prescription Drug Benefit, deductible and Prescription Drug Policy Year Maximum may vary by state.

# Differences

## ***HOME HEALTH AIDE BENEFIT:***

Both carriers' plans include a Home Health Aide Benefit, however:

**Kemper's** includes specific policy language with Home Health Aide services required immediately following a hospital confinement of not less than three days<sup>5</sup> for this benefit to be payable in many states.<sup>6</sup>

**GTL's policy** has no such requirement.

<sup>5</sup> 0 day Confinement in: DC, IA, LA, MD, MI, MO, NV, PA, SC, SD, TN, TX, UT & WV

<sup>6</sup> 3 day Confinement in: AL, AR, AZ, CO, GA, ID, IL, IN, KS, KY, MS, NC, NE, NM, OH, OK, OR, VA & WY

# Differences

## ***CONTRACTING:***

For state appointments, background checks & backdating timeframes often result in **Kemper** rejecting first cases (*initial and additional non-resident state appointments*) Plan ahead for your first case!

**GTL** has been part of our portfolio for many years, and to add the **HHC plan** often requires only a single-page contracting addendum.<sup>7</sup>

<sup>7</sup> Except in Pennsylvania, GTL pays for the first appointment with the state, once business is submitted. Renewal fees billed to agent or their upline (if applicable).



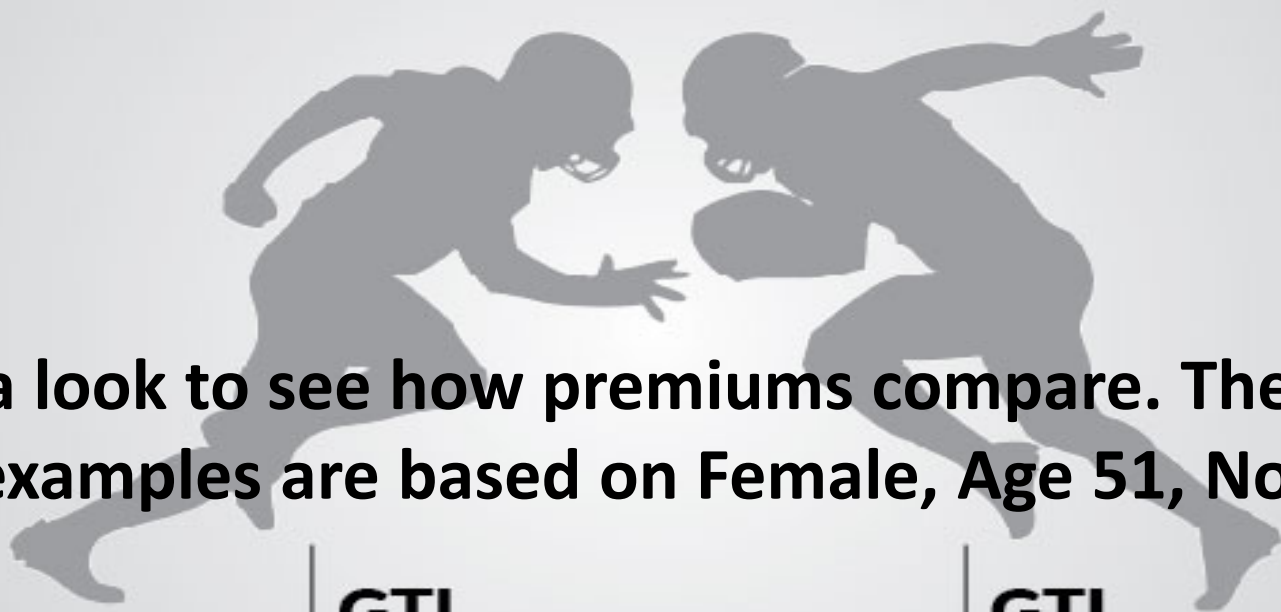
# Differences

## **ADDITIONAL VALUE:**

**GTL's coverage** includes complimentary access to ***Ask Mayo Clinic***, which allows clients to access:

- *Ask Mayo Clinic* Online (on-demand, secure web-based tool)
- *Ask Mayo Clinic* 24-Hour Nurse Line
- *Ask Mayo Clinic* Critical Illness Support (support from experts on Cancer, Heart Attack and Stroke).

**Kemper's HHC** does not have such a feature.



Let's take a look to see how premiums compare. The following premium examples are based on Female, Age 51, Non-Tobacco:

**Kemper**

Single plan, basic (*no riders*)  
Up to \$150 Daily Maximum Benefit  
\$40/Day HHC Aide Benefit  
RX Benefit up to \$250/Year  
Restoration of Benefits

Premium:  
**\$23.30 per Month\***

**GTL**

Plan A - *no Extra Riders*  
Up to \$150/Day Maximum "Base" Benefit  
\$40/Day HHC Aide Benefit  
RX Benefit up to \$300/Year  
Restoration of Benefits

Premium:  
**\$14.22 per Month\***

**GTL**

Plan C - *with Maximum Riders*  
Up to \$450/Day Maximum "Base" Benefit  
\$120/Day HHC Aide Benefit  
RX Benefit up to \$600/Year  
Restoration of Benefits  
\$300/Day for 6 Days Hospitalization  
\$10,000 Critical Accident  
\$2,500 Ambulance  
\$1,200 Dental/Vision

Premium:  
**\$86.91 per Month\***

\* Premium examples use Iowa rates.



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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

***Comparing Our Stand-Alone HHC Plans***