



Not Contracted Yet? Call us today to boost YOUR sales! 800-842-7799
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
- InstaPIVOT™ STC Underwriting Tool
- CareOptions Health and Wellness Hub
- Integrity LTCi Referral Program

Hiding in Plain Sight – The Best Solution Out There

HIDING IN PLAIN SIGHT

The best solution
out there.



Jeff Clark

Regional Director, GoldenCare

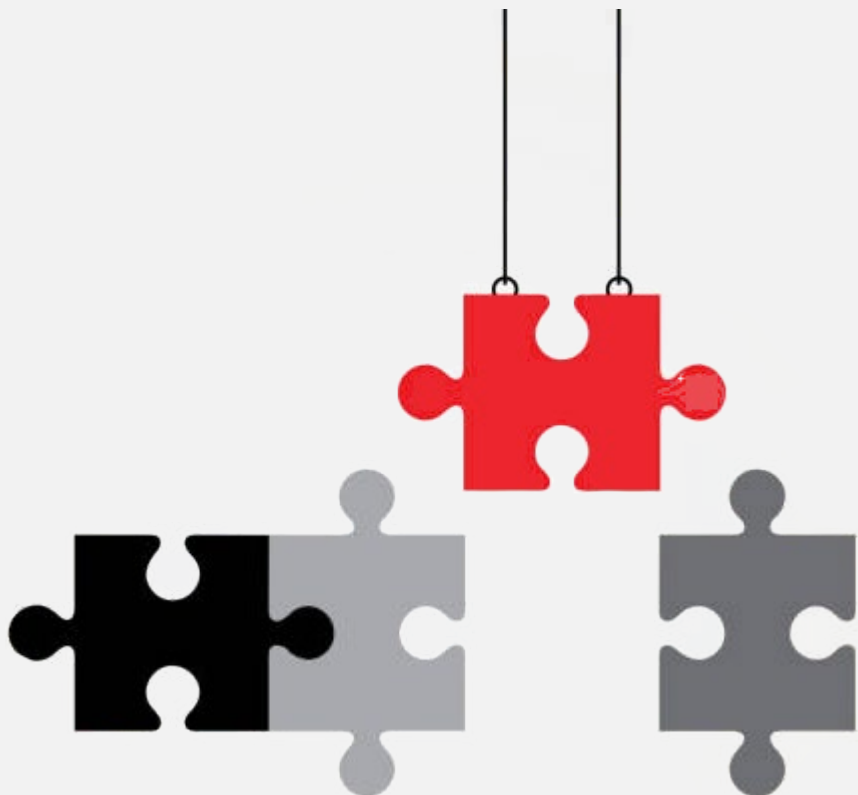
Fact is... the demand for LTCi, STCi & HHC have never been higher and is ever-increasing!



- **90%** of married couples 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. Translation.....WE CAN HELP MORE PEOPLE!

Why STC Can Help Save the Industry !

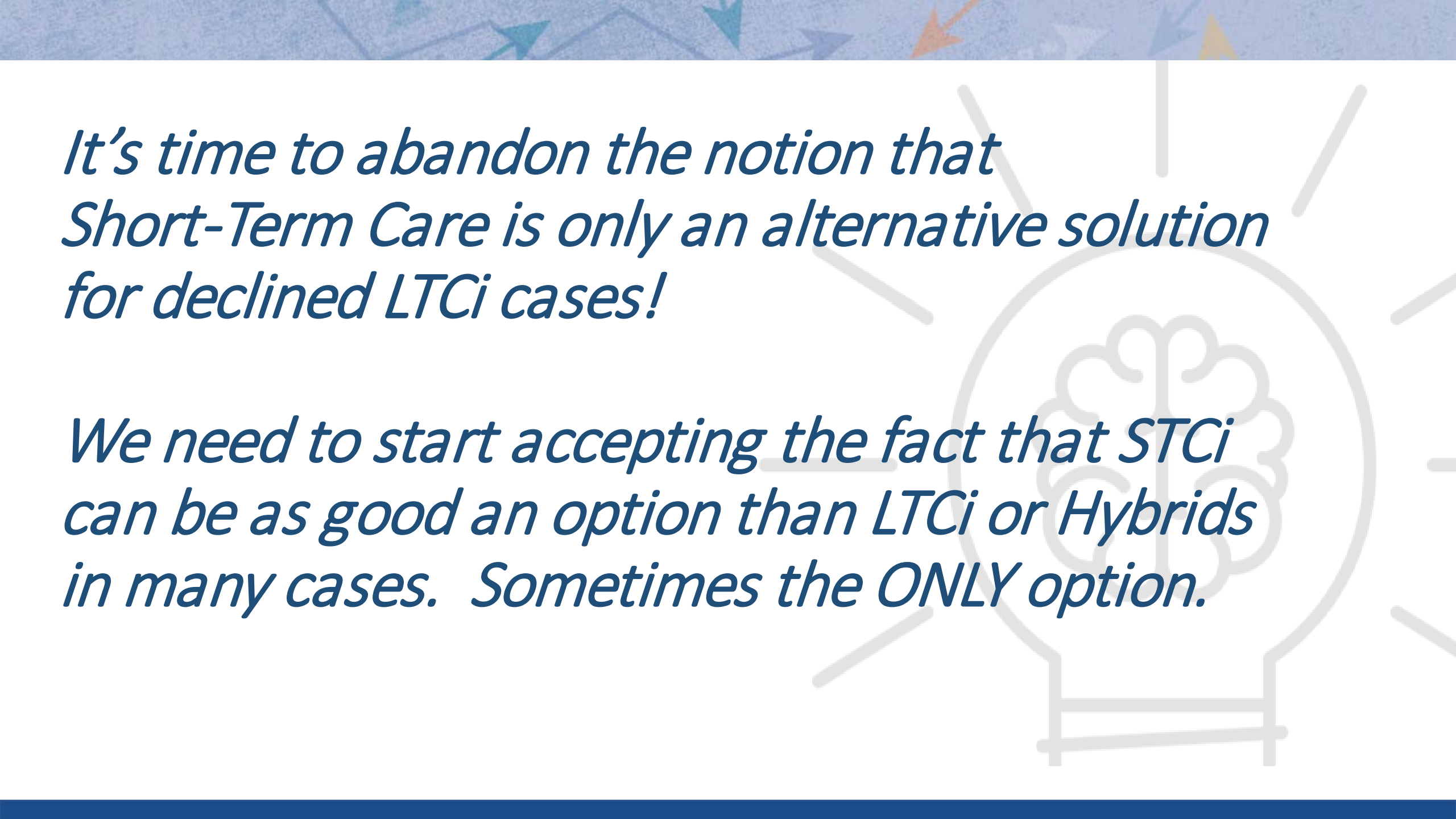
Long Term Care Plans

- **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

- **Maximum 1 Year – Caps the Individ. Risk!**
- **Limited Benefit Period Softens Inflation Blow to Carrier**
- **With a 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!

The background features a blue header with several arrows pointing in various directions. On the right side, there is a large, faint, lightbulb icon with a brain inside it, symbolizing ideas and innovation. The main text is in a dark blue, italicized font.

It's time to abandon the notion that Short-Term Care is only an alternative solution for declined LTCi cases!

We need to start accepting the fact that STCi can be as good an option than LTCi or Hybrids in many cases. Sometimes the ONLY option.



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



AN INTEGRITY COMPANY

Partner with experts in the Longevity Health Care industry. Our team has even helped develop STC plans to fit the growing consumer need!

We work the major players:



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

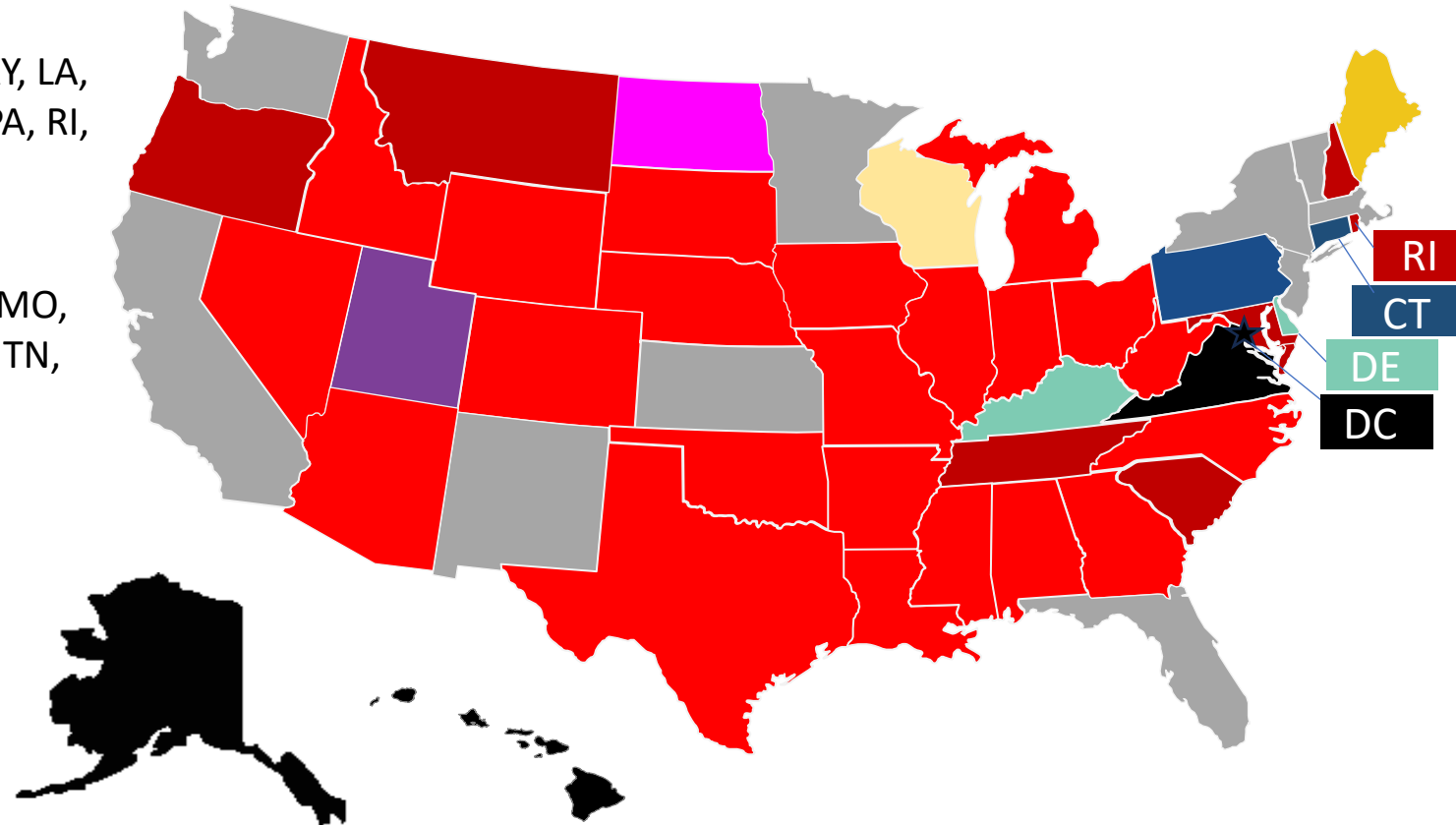
Aetna, GTL & OmniFlex Available

Aetna, OmniFlex & Wellabe Available

Aetna & OmniFlex Available

GTL & OmniFlex Available

Aetna & GTL Available

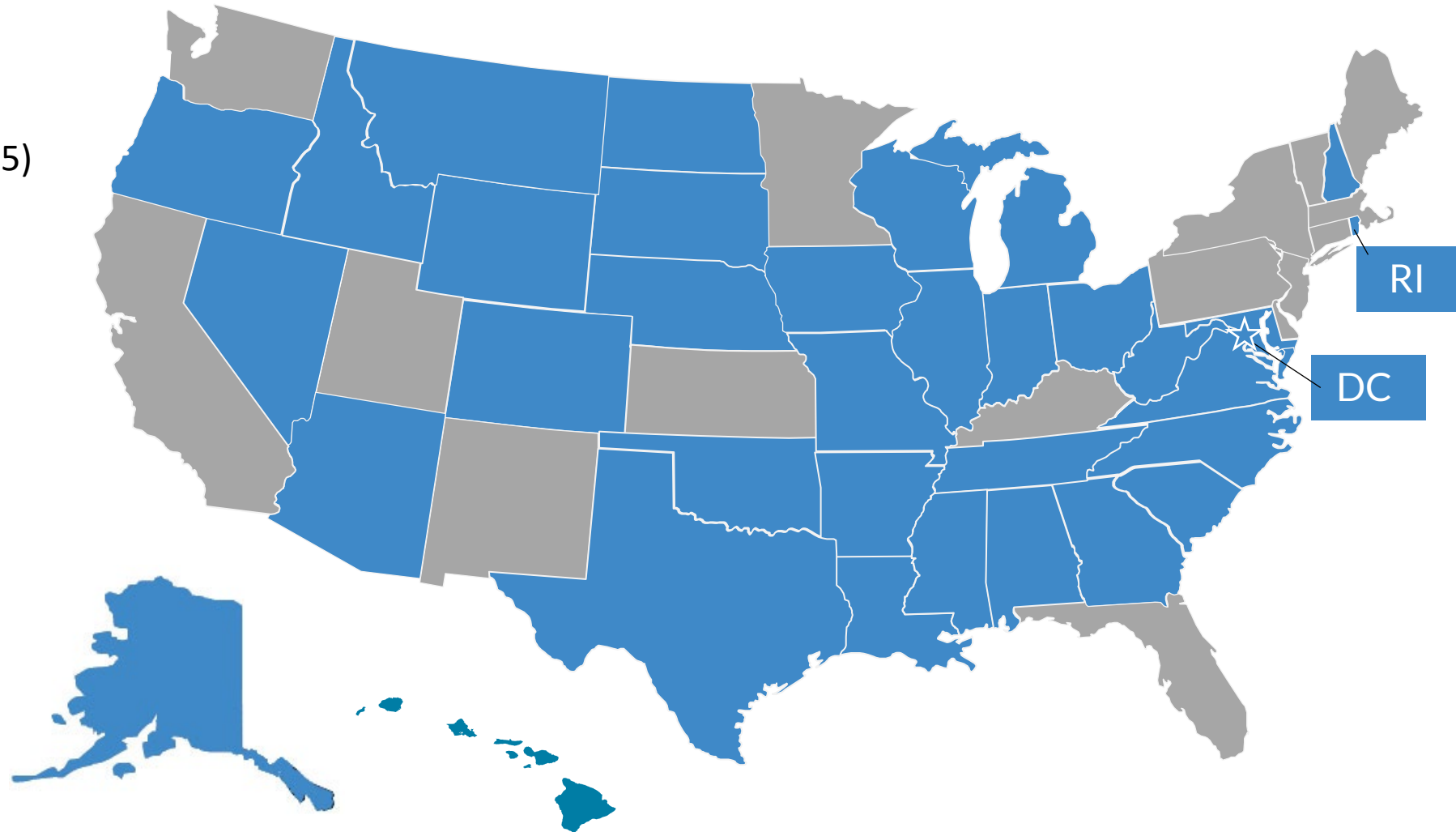


OmniFlex™ Product Availability

Availability as of 02/11/2023

 OmniFlex™ Availability (35)

AL, AK, 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





OmniFlex™

- Flexible, Comprehensive & Robust Benefits
- Built-in Restoration of Benefits
- Built-in *Fast-50™* Cash Benefit (pay family/friends)
- Affordable Premiums
- Simple plans that are easy to understand
- Much easier underwriting (*more people can qualify!*)
- Much faster underwriting process: ~ **1 week**
- Faster/Easier claim process (**No 90-cert required**)
- Insures up to age 89! (**LTCi cut off is age 79**)
- Much bigger and stronger than old STCi policies

Omniflex Short-Term Care Rates Monthly

	<u>CLASSIC</u>	<u>PREMIER</u>	<u>ULTIMATE</u>
	\$100/DAY Facility & Home Health	\$200/DAY Facility & Home Health	\$400/DAY Facility \$300/DAY Home Health
	MONTHLY	MONTHLY	MONTHLY
60 Years	\$37.20	\$71.64	\$129.92
65 Years	\$55.47	\$107.93	\$196.70
70 Years	\$85.36	\$167.01	\$305.12
75 Years	\$134.89	\$265.43	\$486.26
80 Years	\$205.80	\$407.10	\$747.68

Example rates above are Married Rates in Alabama (& majority of states) for ManhattanLife OmniFlex™ STC – 0-Day Elimination Facility & HHC

OmniFlex™ *Can REALLY Pack A Punch...*

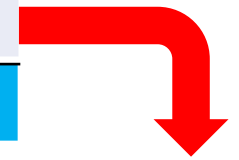
Facility Benefit Description	Max. Daily Benefit	Max. Monthly Benefit	Max. for 360 Day Ben. Per.	Fac. Max. if FULL Restore
Facility – No Inflation	\$400/Day	\$12,000/Mos.	\$ 144,000/BP	\$ 288,000/Max.
Facility – w/ Inflation	\$800/Day	\$24,000/Mos.	\$ 288,000/BP	\$ 576,000/Max.

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.

OmniFlex™ *Can REALLY Pack A Punch...*

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OmniFlex™

IOWA

Age 55

**Premium:
\$90.98/Mos.**



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.

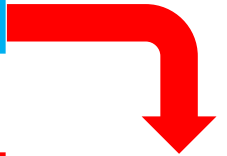


OmniFlex™ *Can REALLY Pack A Punch...*

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Fac. & HHC – w/ Infl.	Varies	Varies	\$ 504,000/BP	\$ 1,008,000/Max.



OmniFlex™

IOWA

Age 55

Premium:

\$163.02/Mos



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

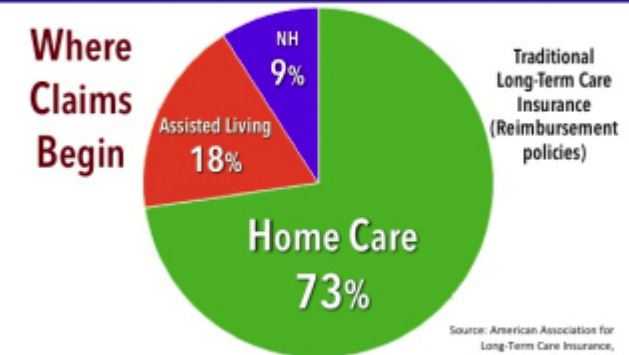
This is why restoration of benefits is so HUGE with STCi policies!

Average Length of LTC claim:

Distribution and duration of long-term care services

Type of care	Average number of years people use this type of care	Percent of people who use this type of care (%)
<i>Any Services</i>	3 years	69
At Home		
<i>Unpaid care only</i>	1 year	59
<i>Paid care</i>	Less than 1 year	42
<i>Any care at home</i>	2 years	65
In Facilities		
<i>Nursing facilities</i>	1 year	35
<i>Assisted living</i>	Less than 1 year	13
<i>Any care in facilities</i>	1 year	37

American Association for Long-Term Care Insurance LTCi Policy Usage: First Benefit



See Latest LTC Data - Facts - Costs
www.AALTCI.org / LTCFacts-2022

LTCi policies benefits being sold today:

GoldenCare/AIM have written over 30 million of Omaha LTCi premium over the last 3 years.

What kind of benefits are being sold by our agents?

- 65.5% of policies sold have max benefits between 2 - 3.5 years
- 15.4% of policies sold have max benefits greater than 5 years.
- Average annual LTCi premium YTD on Omaha is \$2,804

Most of our clients over the age of 65, have max benefits of 2 years.

Why, because with today's LTCi premiums its too expensive to buy more.

Let's take a look.....

Long/Skinny Traditional Design vs Short/Fat Design

Long/Skinny

- Monthly Maximum Benefit \$4500
- 5 year Benefit Period
- 100% Assisted Living
- 5% Compound Inflation Rider
- Policy maximum \$270,000

- Annual Premium: **\$11,488.30**

Short/Fat

- Monthly Maximum Benefit \$7500
- 3 year Benefit Period
- 50% Assisted Living
- 3% Compound Inflation Rider
- Policy maximum \$270,000

- Annual Premium: **\$8,601.77**

Short/Fat 2.0

- Monthly Maximum Benefit \$10,000
- 2.1 year Benefit Period
- 50% Assisted Living
- 1% Compound Inflation Rider
- Policy maximum \$270,000

- Annual Premium: **\$5,825.22**



Future Maximum Monthly Benefit

Now - \$4,500
10 years - \$7,328
20 years - \$11,936

Now - \$7,500
10 years - \$10,081
20 years - \$13,547

Now - \$10,000
10 years - \$11,045
20 years - \$12,201

Premiums are based on married couple, both age 60, Standard Health, 90-day elimination period

Claim Age: 85

Long/Skinny Traditional Design vs Short/Fat Design

Long/Skinny

- Monthly Maximum Benefit \$4500
- 5 year Benefit Period
- 100% Assisted Living
- 5% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: **\$11,488.30**

Short/Fat

- Monthly Maximum Benefit \$7500
- 3 year Benefit Period
- 50% Assisted Living
- 3% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: **\$8,601.77**

Short/Fat 2.0

- Monthly Maximum Benefit \$10,000
- 2.1 year Benefit Period
- 50% Assisted Living
- 1% Compound Inflation Rider
- Policy maximum \$270,000
- Annual Premium: **\$5,825.22**



Future Maximum Monthly Benefit

Now - \$4,500
10 years - \$7,328
20 years - \$11,936

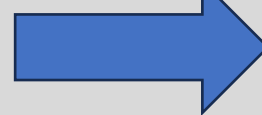
Now - \$7,500
10 years - \$10,081
20 years - \$13,547

Now - \$10,000
10 years - \$11,045
20 years - \$12,201

- M
- 1
- 100% Assisted Living
- 5% Simple
- Policy maximum \$252,000 w/rest
- Annual Premium: **\$3,957.66**

Premiums are based on married couple, both age 60, Standard Health, 90-day elimination period

Claim Age: 85



Now - \$12,000 / \$9,000
15 years - \$18,000
25 years - \$24,000

its

Time to Compare.....



OmniFlex™ STC vs Traditional LTCi

FEATURE	OmniFlex™	Traditional LTCi
Facility Benefit	\$12,000/month	\$4,000/month
Home Health Care Benefit	\$9,000/month	\$4,000/month
Total Benefit	Facility 1yr / \$144K per claim HHC 1yr / \$108K per claim (\$252K w/Restoration!)	3yr \$144K (Policy Max)
Elimination Period	90-day Fac / 0-day HHC	90-day Fac w/HHCwaiver
Inflation Included	None	None
Annual Premium:	\$1,410.70	\$1,906.98
Rx Drug Reimbursement Feature	(- \$300)	-----
NET ANNUAL PREMIUM:	\$1,110.70	\$1,906.98



Female (60), Select Non-Tobacco Health

Come claim time, would you rather... ?

Receive **\$144,000**
over the course of **1 year**
(1-yr @ \$12K per month)

OR

Receive **\$48,000** per year
over the course of **3 years**
(3-yr @ \$4K per month, \$144k total)



The real advantage comes at claim time

Example 1: Stroke 15-month Facility Claim

	OmniFlex™	Traditional LTCi
Total Paid Out	\$144,000	\$48,000
Benefits still available:	\$144,000 (*Restoration)	\$96,000

Both had a 90-day wait to get benefits paid

Remember...

NET ANNUAL PREMIUMS:

\$1,110.70

\$1,906.98

The real advantage comes at claim time

Example 2: Hip Fracture 6-month Home Care Claim, family provides care

	OmniFlex™	Traditional LTCi
Total Paid Out	\$27,000 with <i>Fast-50™</i>	\$6,000 with 25% Cash Benefit

Both utilized 1-day Cash Benefit to pay informal care from family members

Remember...

NET ANNUAL PREMIUMS:

\$1,110.70

\$1,906.98

The real advantage comes at claim time

Example 3: Hip Fracture

6-month Home Care Claim, RN visiting 3x weekly (\$150/visit)

	OmniFlex™	Traditional LTCi
Total Paid Out	\$21,600	\$10,800 or less

NOTE: OmniFlex is a full indemnity benefit!

Remember...

NET ANNUAL PREMIUMS:

\$1,110.70

\$1,906.98

OmniFlex™ STC vs Traditional LTCi

FEATURE	OmniFlex™	Traditional LTCi
Facility Benefit	\$12,000/month	\$6,000/month
Home Health Care Benefit	\$9,000/month	\$6,000/month
Total Benefit	Facility 1yr / \$144K per claim +HHC 1yr / \$108K per claim \$252K (w/Restoration!)	3½ years \$252K (Policy Max)
Elimination Period	0-day Fac / 0-day HHC	90-day Fac w/HHC waiver
Inflation Included	5% Simple	3% Compound
Annual Premium:	\$2,936.60	\$7,154.92
Prescription Drug Reim Feature	(-\$300)	-----
NET ANNUAL PREMIUM	\$2,636.60	\$7,154.92



Single Female (60), Select Non-Tobacco Health

OmniFlex™ STC vs Traditional LTCi

FEATURE	OmniFlex™	Traditional LTCi
Facility Benefit	\$12,000/month	\$6,000/month
Home Health Care Benefit	\$9,000/month	\$6,000/month
Total Benefit	Facility 1yr / \$144K per claim +HHC 1yr / \$108K per claim \$252K (w/Restoration!)	3½ years \$252K (Policy Max)
Elimination Period	0-day Fac / 0-day HHC	90-day Fac w/HHC waiver
Inflation Included	5% Simple	3% Compound
Annual Premium:	\$5,502.42	\$9,567.43
Prescription Drug Reim Feature	(-\$600)	-----
NET ANNUAL PREMIUM	\$4,902.42	\$9,567.43



Married Couple Male (60) & Female (60), Select, Non-Tobacco Health

OmniFlex™ STC w/Life vs. LTC/Life Hybrid

\$250,000 total LTC Benefit w/\$7000/m, 3% compound, **\$150K Death Benefit**
Single Female (60), Preferred Non-Tobacco Health

Annual Premium

Nationwide – CareMatters II **\$9,527**

Combined Annual Premium

OmniFlex STC + Columbus IUL Life **\$5,653**

STC Premium: \$2,936 /year

Life Premium: \$2,717/year (\$250k db)

*Nationwide Paid to age 100

*OmniFlex includes Restoration of Benefits



OmniFlex™ STC w/Life vs. LTC/Life Hybrid

\$250,000 total LTC Benefit w/\$7000/m, 3% compound, **\$250K Death Benefit**
Single Female (60), Preferred Non-Tobacco Health

Annual Premium

Nationwide – Care Matters II **\$9,527**

Combined Annual Premium

OmniFlex STC + Columbus IUL Life **\$7,271**

STC Premium: \$2,936 /year

Life Premium: \$4,335/year (\$250k db)

*Nationwide Paid to age 100

*OmniFlex has Restoration of Benefits



OmniFlex™ STC vs Nationwide CareMatters Together

Benefits at Claim Time – 25 years later
Female (60) Preferred Health



	<u>Combined Annual Premium</u>	<u>Monthly STC Benefit</u>	<u>Guaranteed LTC Benefit</u>		<u>Death Benefit</u>
Nationwide – CareMatters Together <i>With Inflation on LTC Benefit</i>	\$9,527	\$14,230/month	\$527,786	OR	\$250,000 <small>(GMDB \$33,600)</small>
			<u>Guaranteed STC Benefit w/Rest</u>		<u>Guaranteed Death Benefit</u>
OmniFlex + Columbus IUL <i>With Inflation on LTCi</i>	\$7,271	\$24,000/month	\$504,000	&	\$250,000

* Nationwide paid to age 100

*OmniFlex includes Restoration of Benefits

OmniFlex™ STC w/Life vs. LTC/Life Hybrid

\$250,000 total LTC Benefit w/\$7000/m, 3% compound, \$250K Death Benefit
Married Couple, Male (60) & Female (60), Preferred Non-Tobacco Health

Annual Premium

Nationwide – Care Matters Together **\$13,785**

Combined Annual Premium

OmniFlex STC + Second-to-Die Life **\$8,925**

STC Premium: \$5,502 /year

Life Premium: \$3,423/year (\$250k db)

*Nationwide Paid to age 100

*OmniFlex includes Restoration of Benefits



OmniFlex™ STC vs Nationwide CareMatters Together

Benefits at Claim Time – 25 years later

Married Male (60) & Female (60) Preferred Health



	<u>Combined Annual Premium</u>	<u>Monthly STC Benefit</u>	<u>Guaranteed LTC Benefit</u>		<u>Death Benefit</u>
Nationwide – CareMatters Together <i>With Inflation on LTC Benefit</i>	\$13,785	\$14,230/month	\$527,786	OR	\$250,000 <small>(GMDB \$25,200)</small>
			<u>Guaranteed STC Benefit w/Rest</u>		<u>Guaranteed Death Benefit</u>
OmniFlex + 2 nd -To-Die Life <i>With Inflation on LTCi</i>	\$8,925	\$24,000/month	\$504,000	&	\$250,000

*Nationwide Paid to age 100

*OmniFlex includes Restoration of Benefits

How Is It Possible? **The Secret Sauce**



FACILITY CARE COVERAGE DETAILS

- ◆ **Description of Facility Benefits: \$200 Daily / 360 Day Benefit Period / 20 Day Elim. Period / Restoration of Benefits / 10 Days Bed Reservation (Lifetime Max. 20 Days)**

	On Effective Date	On 1st Policy Anniv.	On 2nd Policy Anniv.	On 3rd Policy Anniv.	On 4th Policy Anniv.	On 5th Policy Anniv.	<u>On 10th Policy Anniv.</u>
Daily Indemnity Benefit:	\$100.00	\$120.00	\$140.00	\$160.00	\$180.00	\$200.00	\$200.00
Per Period Pool of Money:	\$36,000	\$43,200	\$50,400	\$57,600	\$64,800	\$72,000	\$72,000

Lifetime Max. Facility Period: **720 Days - (Max. Lifetime Facility Pool of Money = \$144,000)**

Prescription Drug Benefit: **\$10 Generic / \$25 Brand (\$300 Per Policy Year Max.)**

Fast-50™ Benefit: **Waives Elimination Period & pays a first-day cash benefit equal to 50% of your accumulated Daily Benefit. While it can be used for anything, Fast-50™ is perfect for times when spouse, family or friends help out.**

Sample Plan Design:

\$200 Facility Benefit, 360 Day BP, 20 Facility EP, Maximum HHC Benefit, 360 Day HHC BP, 0 Day EP.
Iowa rates, Single Male, Age 61, Non-tobacco,

How Is It Possible? **The Secret Sauce**



- ◆ **Home Health Care Rider: \$300 Daily / 360 Day Benefit Period / Zero Day Elim. Period / Restoration of Benefits / Fast-50™ Benefit Included**


	On Effective Date	On 1st Policy Anniv.	On 2nd Policy Anniv.	On 3rd Policy Anniv.	On 4th Policy Anniv.	On 5th Policy Anniv.	<u>On 10th Policy Anniv.</u>
Daily Indemnity Benefit:	\$150.00	\$180.00	\$210.00	\$240.00	\$270.00	\$300.00	\$300.00
Per Period Pool of Money:	\$54,000	\$64,800	\$75,600	\$86,400	\$97,200	\$108,000	\$108,000

Lifetime Max. HHC Period: **720 Days** - (Max. Lifetime HHC Pool of Money = **\$216,000**)

Sample Plan Design:

\$200 Facility Benefit, 360 Day BP, 20 Facility EP, Maximum HHC Benefit, 360 Day HHC BP, 0 Day EP.
Iowa rates, Single Male, Age 61, Non-tobacco,

Short-Term Care can...

FEATURE	OmniFlex™	Essential Care	Recover Cash	Recovery Care
Be Incredibly Affordable!	 \$91.86/m	\$159.13/m	\$120.36/m	\$113.11/m

Sample Plan Design:

\$200 Facility Benefit, 360 Day BP, 20 Facility EP, Maximum HHC Benefit, 360 Day HHC BP, 0 Day EP.
Iowa rates, Single Male, Age 61, Non-tobacco,

How Is It Possible? **The Secret Sauce**

Two-Tiered Underwriting (Defined)

The OmniFlex STC policy application has two distinct sections of questions related to the applicant's health history.

Part I of the health questions are used to determine overall plan eligibility. If any answer to questions in Part I are "YES", the applicant is not eligible.

Part II of the health questions will determine whether some benefit restrictions will apply. If any answer to Part II questions are "YES", the following applies:

- Simple inflation rider not available
- Maximum Daily Benefit limited to \$100 for Base, HHC Rider & Hospital Indemnity



Oxygen-use



4-Prong Cain Use



Uses Wheelchair



Multiple Sclerosis



Diabetes with Insulin Use



Parkinson's



Stroke within 24 months



Cancer History

OmniFlex™



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
- InstaPIVOT™ STC Underwriting Tool
- CareOptions Health and Wellness Hub
- Integrity LTCi Referral Program
- Bring In An Expert Service

Hiding in Plain Sight – The Best Solution Out There