

How Can GTL's Recover Cash® Short-Term Care Insurance Help Me and My Family Caregiver?

A hypothetical situation:

Meet Phil.

When Phil turned 62, Phil purchased a **GTL Recover Cash policy** with a **\$100 per day** Nursing Home benefit and a **\$500 per week** Home Health Care rider for \$23.23* per month.



When Phil turned 68, he **suffered a stroke** which made it difficult for him to do normal daily tasks. He knew he needed additional help but still wanted to recover at home.



Phil's healthcare provider certified that he needed a Licensed Home Health Care Practitioner **to help with 2 activities of daily living (ADLs)**. His only daughter Lisa also started to help care for him until he was able to take care of himself again.



Phil used the **\$500 per week** from GTL to help pay for his care.

After Phil's Home Health Care claim was approved by GTL, Lisa registered and went through **TCARE's family caregiver assessment tool** to help prevent burnout and identify resources in her community to help care for her father.



GTL then paid Phil \$3,500 which he gave to Lisa to pay for her gas and car repairs due to traveling to and from her dad's house every day.



Lisa took advantage of TCARE's tools and received the support she needed during this physically and emotionally difficult time for her. **With the help of TCARE's certified caregiver navigators**, Lisa was able to take care of herself while taking care of her dad.

Instead of worrying about his finances or his daughter's well-being due to his stroke, **Phil was able to receive the financial support he needed from GTL and the family caregiver support Lisa needed from TCARE** to help them on their journey.

More Caregiver & TCARE Information

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*30 day base benefit period with 20-day elimination and 26 week Home Health Care benefit period with 20-day elimination.

Helping Families Care Better

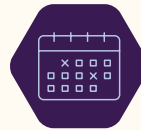
More Information on GTL's Caregiver Benefits

Whether it's a financial or personal decision, many times a family member takes over the caregiver role during a prolonged illness or disability. This additional mental, emotional and physical strain is often overlooked and can be detrimental long-term to both the caregiver and the patient.

When adding Home Health Care benefits to your policy, **Recover Cash will include a \$3,500 cash benefit along with access to TCARE's caregiver navigators** to provide supportive resources and to help prevent the all-too-common burnout family members experience when having to help care for a loved one.



Reduced clinical depression, stress burdens & financial concerns



Delay nursing home/assisted living facility placement by **18-24 mos.**



84% of engaged caregivers report overall health improvement



Ongoing monitoring to provide early intervention when caregiving needs change

Who is a Caregiver?

Caregivers may be a family member, close friend, or a neighbor, who provides regular care to you in your home. For purposes of this program, it does not include a professional caregiver or home health care provider.

Please Contact:



Who is TCARE?

TCARE enables family caregivers to focus on what matters most: taking care of themselves while caring for their loved ones.

With tailored action plans, tech-enabled insights, comprehensive resources and family care protection products, TCARE is here to help families navigate their caregiving journey.

For more information about TCARE, please visit TCARE.ai.

This policy is not a Long-term care insurance policy. Recover Cash®, Short-Term Nursing Home Care Indemnity insurance is issued on Policy Form Series G1181, Rider Form Series RG21HHC, RG11PB, RG21CG & RG11PG by Guarantee Trust Life Insurance Company. This product, its features, and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the outline of coverage.