



Not Contracted Yet? Call us today to boost YOUR sales! **800-842-7799**  
[marketing@goldencareusa.com](mailto:marketing@goldencareusa.com) | [www.goldencareagent.com](http://www.goldencareagent.com)

### Why GoldenCare?

- 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
- Agent Review Consumer Lead Program

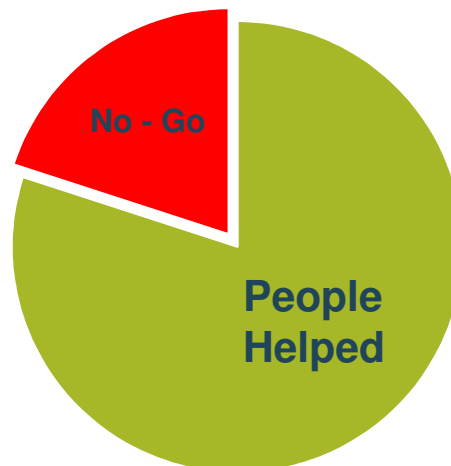
# WELCOME!

Thank you for joining us!

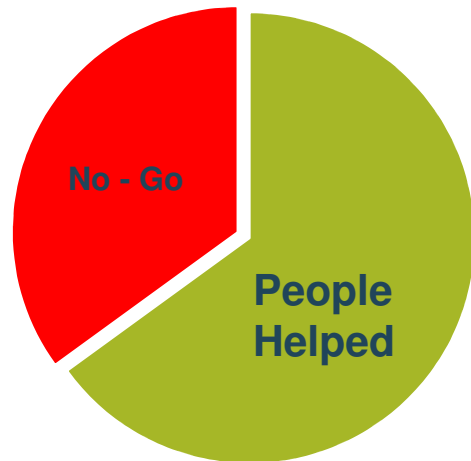
*Please dial in to 866-299-7945,  
with PIN 8754# when prompted.*

## When & How to “Pivot”

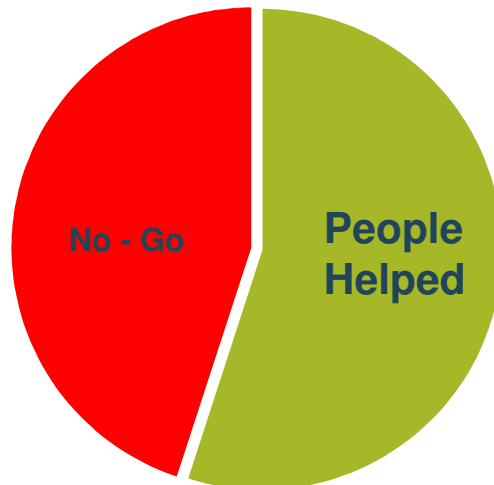
### LTC - The Good Old Days



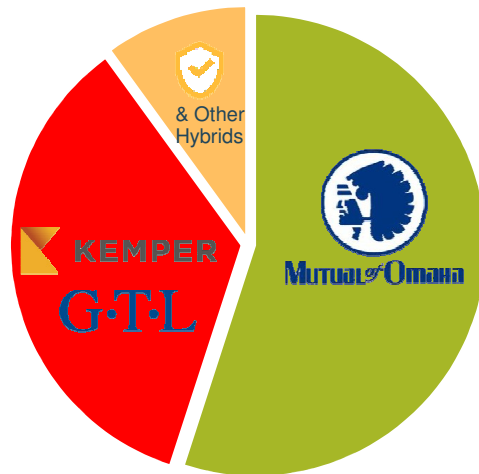
## 2003 - Things Start To Change



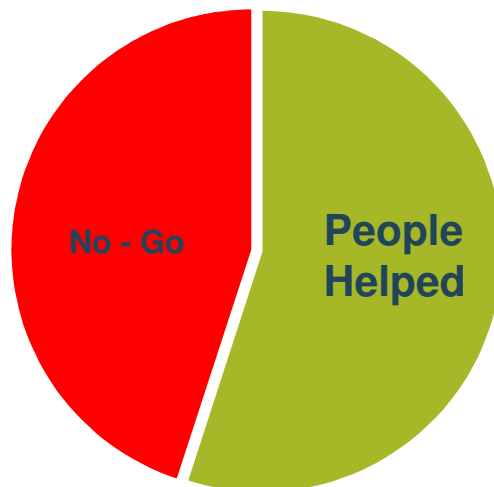
## Where We Are Today



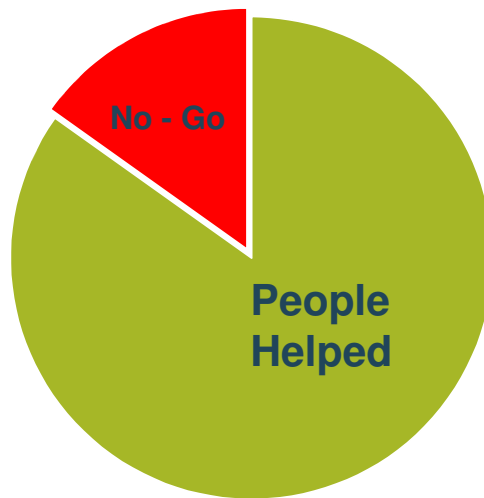
## Purpose Built Solutions



## We want to take this



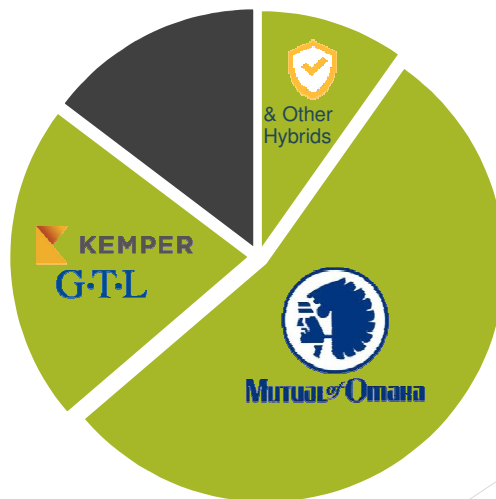
And Make It Look Like This



0

zero, zilch, nada

## 2018 - The Future of Your Business



## It's Time For A Paradigm Shift!

Skipping the meal altogether....

*Versus*

Setting the table and satisfying some....

*Versus*

Feeding just about everyone?



## Yes... We Mean Almost Everyone

HOME HEALTH CARE INDEMNITY POLICY		HOME OFFICE USE: Policy Number(s)
<b>UNDERWRITING</b>	If you are applying for the Home Health Care Indemnity Policy, please answer the following:	
	1. Do you have any health insurance (including home health care, long-term care, or similar coverage) in force at the time of this application?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No
	2. If the answer to Question 1 is "Yes," do you intend to replace your current health insurance coverage with the policy applied for? (Complete this question if "Yes").....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	3. Are you currently living in a nursing home/assisted living facility or currently receiving home health care or similar-type benefits?.....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	4. Are you physically unable to perform routine Activities of Daily Living (bathing, dressing, eating, toileting or transferring to or from a bed or chair)?.....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	5. Do you acknowledge receipt of an outline of coverage for this policy?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Payment Mode:</b> <input type="checkbox"/> Annual <input type="checkbox"/> Monthly (Automated Bank Account Withdrawal)		

This is Kemper HHC... Let's Look At GTL's HHC....

For agent use only. Not for use in sales presentations.

## Yes... We Mean Almost Everyone

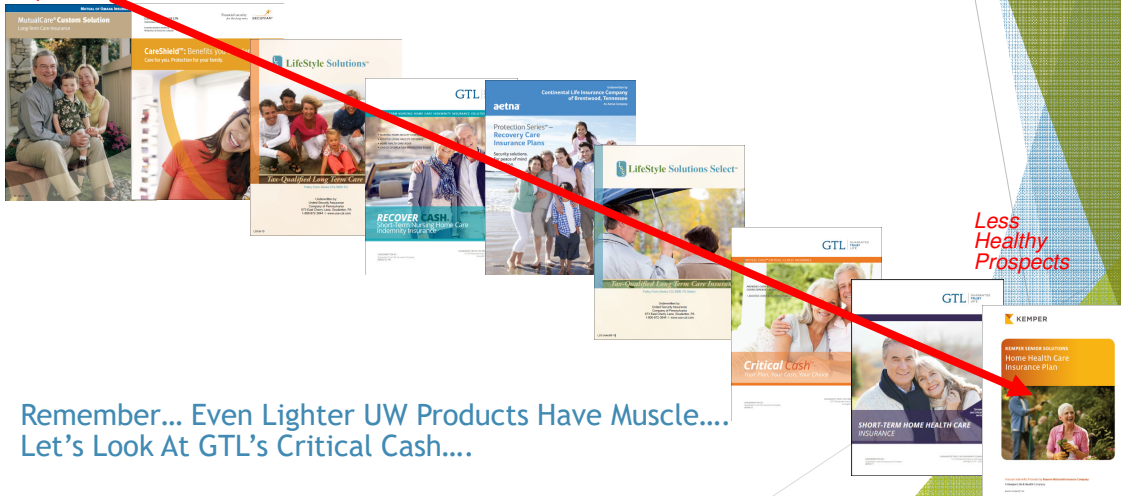
Step 3: Pre-Qualification and Medical Information		<b>STOP</b>	
If any answer to questions 1-2 is YES (or 1-3 if applying for Option C), do not submit the application.			
1. Is the applicant currently in a nursing home/assisted living facility or receiving home health care or similar type of benefits?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Applicant 1	Applicant 2
2. Is the applicant unable to perform routine Activities of Daily Living (bathing, dressing, eating, continence, toileting or transferring to or from a bed or chair without physical assistance) or cognitively impaired?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If applying for Option C:</b>			
3. In the next 60 days, does the applicant expect to be admitted to a hospital, nursing home/assisted living facility or require home health care services or have surgery?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

And, We Have All The Products You Will Need....

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## Products To Fit Just About Everyone....

Healthiest  
Prospects



Less  
Healthy  
Prospects

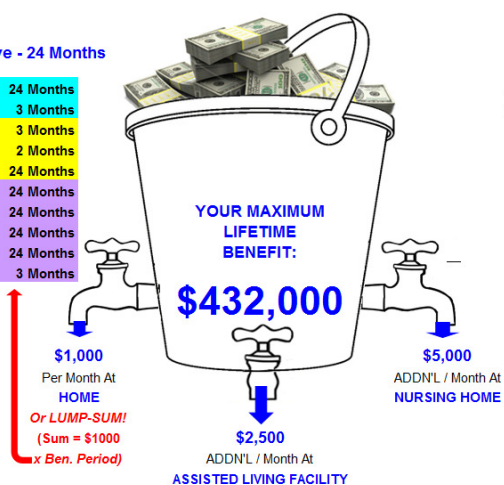
Remember... Even Lighter UW Products Have Muscle....  
Let's Look At GTL's Critical Cash....

## A Quick Glance At GTL's Critical Cash...

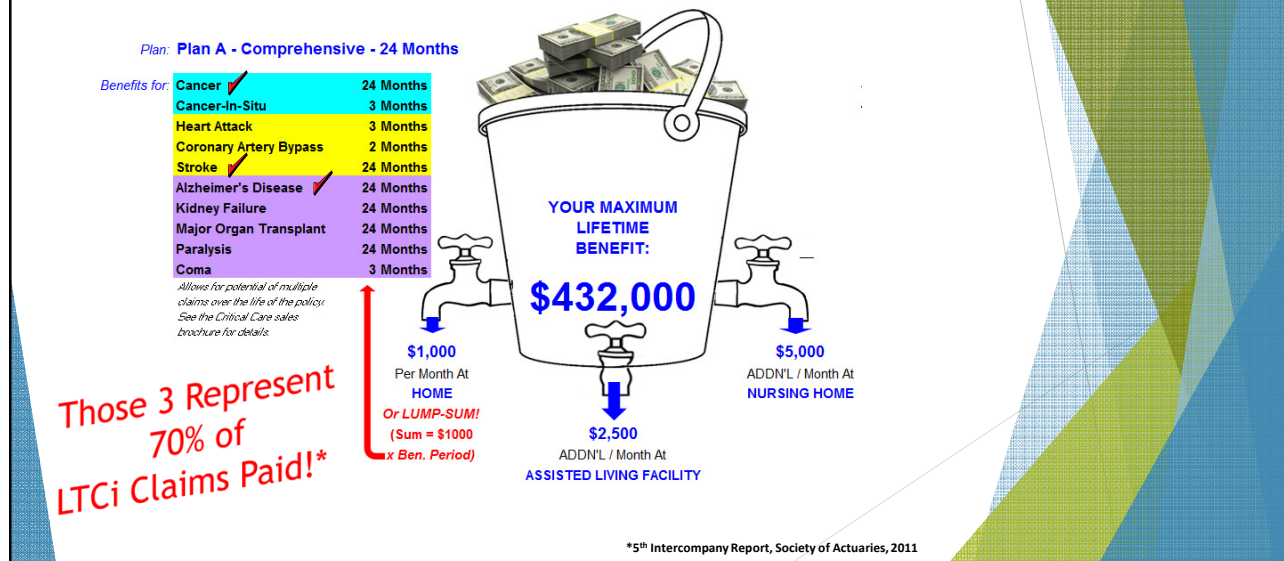
Plan: **Plan A - Comprehensive - 24 Months**

Benefits for:	
Cancer	24 Months
Cancer-In-Situ	3 Months
Heart Attack	3 Months
Coronary Artery Bypass	2 Months
Stroke	24 Months
Alzheimer's Disease	24 Months
Kidney Failure	24 Months
Major Organ Transplant	24 Months
Paralysis	24 Months
Coma	3 Months

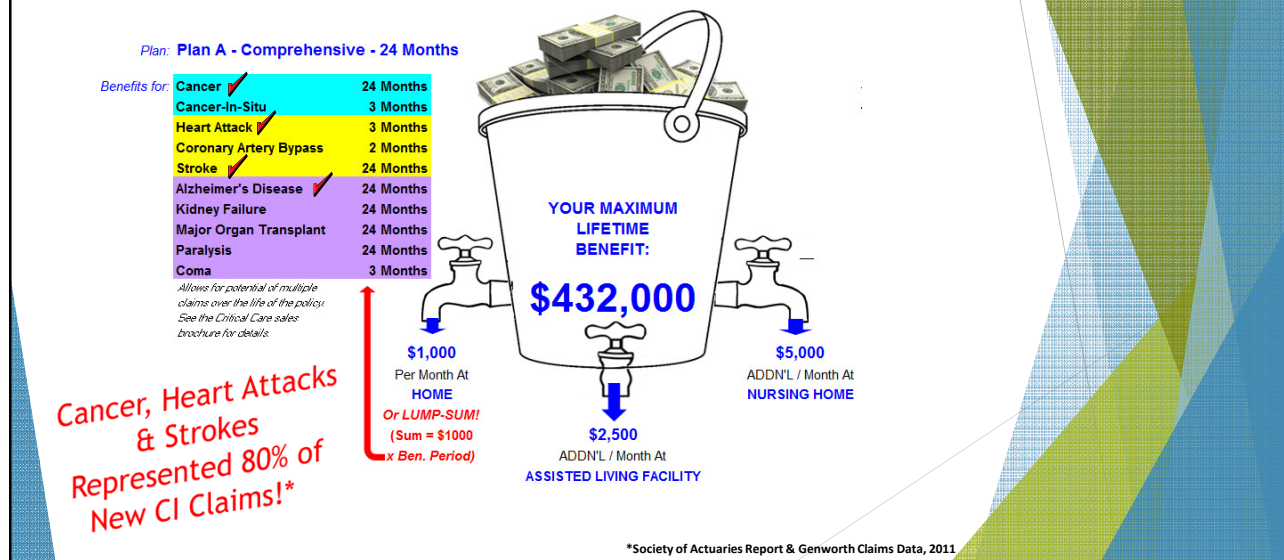
*Allows for potential of multiple claims over the life of the policy. See the Critical Care sales brochure for details.*



## Huge Crossover of Claims w/ LTCi...



## Huge Crossover of Claims w/ LTCi...





## GTL Critical Cash - Where LTCi Won't Go

- No 2 of 6 ADL's
- No 90 Day Care Expectation
- No Elimination Period
- No documentation of expenses in order to be reimbursed
- No care provider definitions or licensing required
- No "chronic illness" - pays if recover or die

### Hit the Diagnosis Trigger, Get Paid Now!

- "Base" Benefits paid upon *Diagnosis*
- "Facility" Benefits like LTC - need to be confined

Easier Triggers than LTCi

## GTL Critical Cash Underwriting

Acceptable Conditions	
Social Security Disability	Mental Disorders
Auto-immune Disease	Depression
Lupus	Anxiety
Scleroderma	Bi-polar
Connective Tissue Dis.	Schizophrenia
Walking Aid	Memory Issues
ADL Limitations	(not diagnosed with dementia/Alzheimer's)
Severe Back Pain	
(unless tied to Central Nervous system)	
Narcotic Pain Meds	
(Unless ties to a covered condition)	

Typically not eligible for LTCi

## GTL Underwriting

### Acceptable Conditions

- Severe Osteoporosis (even with fractures)
- Diabetes, more the 50 units & more than 20 years
- (eligible for Cancer Care Plus)
- Physical Therapy, even current and ongoing
- Joint Pain Injections
- Cancer - recent and or severe (Cardiac Care Plus)
- Pacemaker/defibrillator
- Rheumatoid Arthritis, Prednisone /Methotrexate OK
- Fibromyalgia, Narcotic Pain Meds OK
- IADL Impairments (not in a facility)
- Post Traumatic Stress Disorder

Typically not eligible for LTCi

## GTL Underwriting

### Restricted Conditions

- Cardiovascular impairment including Diabetes
- Limited to Plan B
- Cancer/Leukemia/Hodkins/Melanoma
- Limited to Plan C
- 
- How do we address these gaps?

Typically ineligible for LTCi



## A Quick Glance At Kemper's HHC...

**HHC Base Benefits -**  
\$150/Day for 360 Days = \$54,000

Skilled Nursing Care (RN)	\$ 75
General Nursing (LPN or LVN)	\$ 60
Physical Therapy	\$ 75
Speech Pathology	\$ 75
Occupational Therapy	\$ 75
Chemotherapy Spec. Services	\$ 60
Enterostomal Therapy	\$ 50
Respiration Therapy	\$ 50
Medical Social Services	\$100

**Up to \$300/Day = \$108,000 w/ Two!**

**HHC Aide Benefit\* -**  
\$40/Day for 60 Days = \$2,400

*\*After hospital confinement of 3 days or more (0 Days in IA, LA, MD, MI, MO, NV, PA, SC, SD, TN, TX, UT & WV)*

**Up to  
\$80/Day,  
\$4,800  
with 2!**

### Optional Extra Benefit

Annual Physical.....	(\$150)
Vision.....	(\$40/Exam; \$75 Lenses)
Hearing.....	(\$50/Exam; \$250 Aide)
Ambulance.....	(\$100/Trip; \$200/Yr)
Private Duty Nurse	(\$80/Day - 30/Yr)

**VERY Affordable... PLUS Built-In Prescription Drug Benefit!**

Up to \$250/Year Reimbursed... based on RETAIL price of meds!

For Agent Use Only - Plan Availability & Benefits May Vary By State

## A Quick Glance At GTL's HHC...

	Plan A	Plan B	Plan C
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  
**Max. Period 360 Days:** \$54K \$108K \$162K

**HHC Aide Benefit\* -**  
Max. Period 60 Days

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

*\*NO Prior Hospital Stay Required*

### Four Optional Riders Available -

- 1) Accident & Sickness HI (\$100, \$200 or \$300/Day for 3 or 6 Days)
- 2) Critical Accident (Max. of \$5,000 or \$10,000 for death or accidents)
- 3) Ambulance Benefit (\$200/Trip, Up To \$2,500 Max.)
- 4) Dental/Vision (\$400, \$800 or \$1,200 per Year)

**Flexible & Affordable... PLUS Built-In Rx Drug Benefit!**

For Agent Use Only - Plan Availability & Benefits May Vary By State



## “Financially Attractive”

61 year old female

### Traditional LTC

\$5,000 a month  
Pool of \$180K  
3% Compound  
**Premium: \$3984**

### Alternative Combo

GTL - 18 Mos. Ben Per.  
\$1,000 Base  
\$5,000 Facility  
Pool of \$324K  
Premium- \$1015  
Kemper - Full Package  
Premium- \$ 954  
**Total Premium: \$1969**

## In Short...

0

zero, zilch, nada.... OR

**Spread the Net Wider...**

**Help More People...**

**Make More Money.... ??**

# Longevity Planning

Made Simple....



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*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!*

## Why GoldenCare?

- 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
- Agent Review Consumer Lead Program

## ***When & How to “Pivot”***