

**GTL** | GUARANTEE  
TRUST  
LIFE



**AGING AT HOME  
ASSOCIATION**

*You deserve to age in the place you call home.  
We'll help make this happen with insurance—and a plan.*

# Home Care **Secure**

Group Short-Term Care Insurance—providing benefits for home health care

UNDERWRITTEN BY:  
GUARANTEE TRUST LIFE INSURANCE COMPANY  
AAD62.3-20

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(Rev. 2/21) 15B526

# Introducing Home Care Secure

Available as part of membership in the Aging at Home Association.

## Home — It's Where You Want to Be.

If you're like most, you want to live in your own home for the rest of your life.

### *But are you prepared to do so?*

Nearly 2/3 of Americans over the age of 65 will need help at some point to live at home. The costs can be significant – nearly \$50,000 on average\* – which Medicare does not pay for.

And if this help is not well planned or delivered, the risk of falls and injury can increase, which can result in a move from a cherished home to a nursing home.

**That's why our membership is designed to give you insurance coverage AND a plan.**

## Coverage with Home Care Secure Means:

### You'll Have a Plan



**Assessments** – to measure your well-being over time



**Tools and Guidance** – to create an informed plan for aging at home

### You'll Have Support



**Coordination Services** – to help you find, schedule and manage your care team



**Access** – to medical care with free in-home telehealth visits

### You'll Have More Financial Resources



**Cash** – insurance benefits to help pay for home care products and services not covered by Medicare



**Peace of Mind** – with affordable lifetime benefits from \$20,000- \$60,000

\*ASPE Research Brief, "Long Term Services and Supports for Older Americans - Risks and Financing", HHS Office of the Assistant Secretary for Planning and Evaluation Office of Disability, Aging and Long-Term Care Policy Rev. February 2016.



# Financial Resources

**Home Care Secure** insurance coverage will provide weekly cash payments (up to 50 weeks) when you need help living at home. Payments are flexible and may be used to pay for home care services and other supports whether it's just for a few weeks or for your ongoing needs.

- Weekly cash payments ranging from \$400 - \$1,200.

**Your Home Care Secure** benefits grade in over time as follows:

Certificate Year	% of Lifetime Max Available
1	10%
2	20%
3	40%
4	60%
5	80%
6+	100%

- Lifetime maximum benefits ranging from \$20,000 - \$60,000.
- Five question eligibility process with simplified underwriting.
- Guaranteed renewable.
- Benefit upgrade opportunities are available after coverage has been in force at least 3 years, or 3 years from any prior benefit upgrade, whichever is later.\*
- Optional Simple Inflation Protection Rider can help your benefits keep pace with rising home health care expenses, after Graded Benefit Percentage reaches 100%.\*\*
- Claim Eligibility process. Inability to perform 2 of 6 Activities of Daily Living (ADLs) or be certified as Cognitively Impaired. Must receive home health care services 3x per week and submit Plan of Care. For more information, please see definitions of ADLs on the last page.



**Over 3/4**

of those 50 and older wish to age in their own homes.<sup>1</sup>

**&**

**Less than half**

believe they will have the means to do so.<sup>1</sup>

**2/3**

of Americans age 65+ will need home care services in the future.<sup>2</sup>

[1] 2018 Home and Community Preferences: A National Survey of Adults Age 18-Plus. Washington, DC: AARP Research, August 2018 [2] Administration on Aging, U.S. Department of Health and Human Services, 2017

\* Rates based on age at time of upgrade. Only one level at a time to next \$10K increment. If an upgrade of more than \$10K is desired, the grade-in starts over.

\*\*Not available in TN.



## You Need a Plan—and We're Here to Help

Your membership comes with yearly access to Total Well-Being\*, a comprehensive assessment that scores your overall well-being in the areas of Health, Money and Life. Based on your results, we'll give you valuable insights and suggestions to make improvements. We'll remind you to check in on yourself every year so you can stay on track for a healthy, happy future.

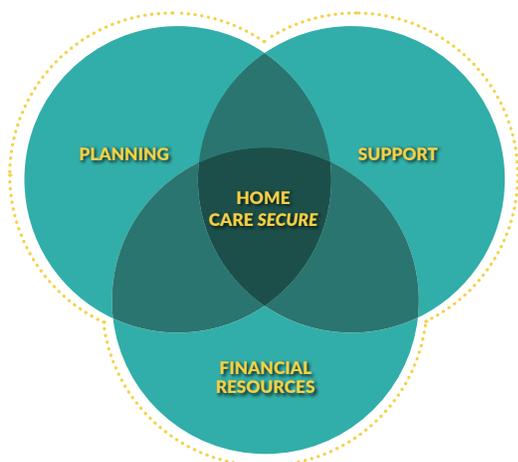
The Aging at Home Association helps support your health and well-being in other ways including:



Information, guidance and tools to create informed plans for aging at home.



Online project management tools to help you and your family put this plan into action and stay connected with each other.



## Support at Times of Need

When you need support to age at home, trained care coordinators are available at special discounted rates to help you and your family:

- Find in-home care
- Coordinate meals, transport and home repair
- Solve legal, financial and medical issues
- Connect with community resources such as support groups and social services

We know health and wellness is an important consideration when you are managing your retirement. That's why your membership includes **free, unlimited access to telehealth visits**. Doctors are available to see you when you need them in the comfort of your home!

\*Developed by Fidelity Investments® and the Stanford Center on Longevity.

# How it Works

A Real World Example\*



## Meet Carol



Carol joined the Aging at Home Association at age 60 with a **\$50,000 Home Care Secure** benefit.



Membership gave her **access to tools and resources** to help her create and manage her plan to age at home. Plus discounts and services which helped her **save time and money**—including **free telehealth visits**.

She maintained a healthy lifestyle but unfortunately **she suffered a fall** at age 85 which left her unable to walk or dress without assistance.



Carol's **Home Care Secure** coverage paid her **\$1,000/week** for 50 weeks to help pay for home care and other services.



A **trained care coordinator helped Carol and her family** find a home care provider, solve a medical bill issue, book appointments, and arrange for meals to be delivered.

With **\$50,000 in benefits**, Carol had the support she needed to age in the place she calls home.

\*For illustrative purposes only.

## **BENEFIT ELIGIBILITY TERMS DEFINED:**

**Cognitive Impairment:** A deterioration or loss in intellectual capacity that requires Substantial Supervision to protect You from threats to Your health and safety. Cognitive Impairment is evaluated and measured by clinical evidence and standardized tests that reliably measure impairment in one's: (1) short or long-term memory; (2) orientation as to people, places, or time; and (3) deductive or abstract reasoning.

Such deterioration or loss of intellectual capacity can be the result of Alzheimer's disease or similar forms of senility or irreversible dementia.

**Functional Impairment** mean the inability to perform at least two (2) of the six (6) Activities of Daily Living, listed below, without substantial assistance.

**Activities of Daily Living** means the following six (6) basic activities of daily living:

1. **Bathing:** Washing oneself by sponge bath in either a tub or shower, including the task of getting into or out of the tub or shower.
2. **Contenance:** The ability to maintain control of bowel or bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
3. **Dressing:** The ability to put on or take off all items of clothing and any necessary braces, fasteners or artificial limbs.
4. **Eating:** The ability to feed oneself by getting food into the body from a receptacle (e.g., plate, cup, table) or by a feeding tube or intravenously.
5. **Toileting:** The ability to get to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. **Transferring:** The ability to move into or out of a bed, chair or wheelchair without assistance.

## **MAXIMUM BENEFIT PERIOD:**

The maximum number of Calendar Weeks We will pay a Weekly Benefit for Your receipt of Home Health Care Services during Your lifetime, unless any remaining Lifetime Maximum Benefit dollars are available as provided in this Certificate's Remaining Lifetime Maximum Benefit provision. The Maximum Benefit Period is shown on the Certificate Schedule.

## **PRE-EXISTING CONDITIONS LIMITATION:**

1. A sickness or injury, disclosed or not disclosed on the application, for which medical care, treatment, diagnosis or advice was received or recommended within the six (6) month period immediately prior to Your Effective Date of coverage under this Certificate; or (Not applicable in North Carolina)
2. The existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the six (6) months prior to Your Effective Date of coverage under this Certificate. Treatment includes the taking of prescription drugs or medicines.

Pre-existing conditions are not covered unless the loss begins more than 6 months after your Effective Date.

## **BENEFIT PAYMENT AND LIMITATION ON BENEFITS:**

Subject to the Qualifying for Benefits provision, We will pay a Weekly Benefit while You are receiving Home Health Care Services. Weekly Benefits paid while You are receiving Home Health Care Services are subject to not exceeding: (a) the allowable Maximum Benefit Period; and (b) the Lifetime Maximum Benefit.

We will not pay Weekly Benefits beyond the allowable Maximum Benefit Period, as shown on the Certificate Schedule. Any remaining Lifetime Maximum Benefit dollars are eligible for future benefit payment as provided in this Certificate's Remaining Lifetime Maximum Benefit provision.

Home Health Care Services are incurred on the date the service or treatment is provided. To be payable, the Loss must be incurred while this Certificate is in force and not excluded from coverage under the General Exclusions or Pre-existing Conditions Limitation provision. When multiple Home Health Care Services are received during a Calendar Week that begins in the last week of a Certificate Year and ends in the first week of the next Certificate Year, the Weekly Benefit will be payable under the Certificate Year in which Loss began for that Calendar Week.

## **REMAINING LIFETIME MAXIMUM BENEFIT:**

After Weekly Benefits have been paid up to the Maximum Benefit Period, You will be eligible for any remaining Lifetime Maximum Benefit dollars when:

1. You have not received Home Health Care Services for a period of at least thirty (30) consecutive days; and
2. A Licensed Health Care Practitioner has certified that You have sufficiently recovered enough to no longer qualify as having a Functional or Cognitive Impairment and have been advised that You no longer require Home Health Care Services or other nursing or home care services, whether or not such services are covered under the terms of this Certificate.

Remaining Lifetime Maximum Benefits are subject to not exceeding the allowable Maximum Benefit Period. Coverage under this Certificate ends when the Lifetime Maximum Benefit has been exhausted.

## **Exclusions**

We will not pay Weekly Benefits for Loss:

1. That is a result of war or any act of war, declared or undeclared or any other armed conflict;
2. Due to intentionally self-inflicted injury while sane or insane;
3. Due to injury or sickness arising out of or in the course of employment or which is compensable under any workers' compensation or occupational disease act or law; or motor vehicle no-fault law;
4. For services provided by a member of the Immediate Family unless: (a) he or she is employed by the Home Health Care Services provider; (b) the Home Health Care Services provider receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of the Home Health Care Services provider.
5. For services not included in Your Plan of Care;
6. For services that would not routinely be paid in the absence of insurance;
7. For care received outside the United States or its territories; or
8. For alcoholism, drug addiction, or chemical dependency, unless as a result of a medication prescribed by a Doctor.

Home Care Secure, Group Short-Term Home Health Care insurance, is issued on Policy/Certificate Form Series GP-2070/GC-2070, and Rider Form Series RG201P by Guarantee Trust Life Insurance Company, Glenview, IL. 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 contact us or your agent. GTL and their licensed agents are not connected with or endorsed by the US Government or the Federal Medicare Program.

Guarantee Trust Life Insurance Company (GTL), Aging at Home Association, and Vantage America Solutions, Inc are separate legal entities and have sole financial responsibility for their own products. GTL provides the insurance coverage and does not provide, nor is affiliated with the discount programs provided as a part of membership in the Aging at Home Association.



# Enjoy a World of Benefits Through Your Aging at Home Association Membership

As an Aging at Home Association member you'll enjoy access to tools, resources and benefits designed to give you peace of mind and support your well-being at home.



## TOTAL WELL-BEING

- A comprehensive assessment based on Health, Money and Life
- Personalized score with recommendations to improve your Total Well-Being
- Yearly invitations to re-score yourself and enhance your well being over time
- Developed by Fidelity Investments® in collaboration with the Stanford Center on Longevity



## PLANNING TOOLS

Explore tools, information and resources designed to build your plan for aging at home.

- Home Environment and Day-to-Day Living
- Health and Wellness
- Finance and Legal
- Social and Community Connections
- Family Caregiving

## Membership Discounts and Values

Discount	Vendor	Description
Telehealth	MDLIVE	Enjoy free unlimited telehealth consults in the comfort of your own home.
Care Coordination	Wellthy	Members save 15% off Wellthy's monthly care coordination services. Use for yourself or to support care for a loved one.
Durable Medical	Credit for Caring	Members save 10% on orders over \$100 on when they shop for durable medical equipment at <a href="http://www.CreditforCaring.com">www.CreditforCaring.com</a> .
Prescriptions	FairScripts	Members can save 10% to 85% on prescription drugs. Plus, access to tools to help compare prices across pharmacies and identify more affordable prescription alternatives like generics.
Vision	Outlook Vision	Outlook Vision provides discounts from 10% to 50% off the regular price of eyeglasses, contact lenses, sunglasses, and corrective surgery (Lasik, RPK, etc.) for the entire family.
Dental Care	DenteMax	DenteMax's dental discount plan offers members an average of 20% to 50% off almost all general dentists' and specialists' standard fees.
Pet Supplies	Retail Benefits – <a href="http://cashbackpets.com">cashbackpets.com</a>	Enjoy special deals and earn cash back when you shop at participating online stores using the <a href="http://cashbackpets.com">cashbackpets.com</a> virtual shopping assistant.

Visit [www.AgingAtHomeAssociation.org](http://www.AgingAtHomeAssociation.org) to learn more.

Discounts and services provided for Telehealth, Prescription Drugs, Vision, and Dental are managed and administered by the discount plan organization: VantageAmerica Solutions, Inc. (VAS), 1275 Milwaukee Avenue, Glenview, IL 60025. a. The discount medical card program is NOT health insurance. b. Discounts are provided at certain health care providers for medical services. c. No payments are made directly to the providers of medical services. d. The range of discounts for medical or ancillary services provided will vary depending on the type of provider and medical or ancillary services received. e. The member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with VAS. This discount program is not a qualified health plan under the Affordable Care Act. Not available in all states. Member benefits are subject to change. For the latest list of member benefits visit [www.agingathomeassociation.org](http://www.agingathomeassociation.org).