

# Short-Term Care Insurance Can...



FEATURE	OmniFlex™	Product A	Product B
Pay Facility & Home Health Care Benefits	✓	✓	✓
Provide full Benefit Period for Home Health Aide	✓	✓	✓
Offer a Zero-Day Elimination Period for Immediate Access	✓	✓	✓
Include Built-in Restoration of Benefits	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>2</sup>
Include a Spousal Discount (10%)	✓	✗	✓
Offer Hospital Indemnity Benefits	✓	✓	✗
Offer an Inflation Rider	✓	✗	✓
– Grows Facility <sup>3</sup>	✓	✗	✓
– Grows Home Health Care <sup>3</sup>	✓	✗	✗
– Grows Cash Benefits <sup>3</sup>	✓	✗	✗
Allow First-Day Access to Daily Cash Benefits	✓	✗	✗
Include Hospice Benefits covering Home & Facility	✓	✗	✗
Provide built-in Prescription Drug reimbursement	✓	✗	✗
Be Incredibly Affordable!	✓ \$91.86/m	\$113.11/m	\$115.51/m

## Choose a Short-Term Care solution that can **DO MORE!**

<sup>1</sup> Facility & HHC Benefits Restore Multiple Times up to Lifetime Max. of 2x Benefit Period.

<sup>2</sup> Only Facility Benefits Restore - Once up to Lifetime Max. of 2x Benefit Period.

<sup>3</sup> Applies only if the Inflation Rider is elected

Sample Plan Design: IA rates, Male, age 61, single, nontobacco. \$200 Facility Benefit, 360 day BP, 20 Facility EP, Maximum HHC Benefit, 360 day HHC BP, 0-day EP.



**ManhattanLife**  
Standing By You. Since 1850.

Underwritten by Standard Life and Casualty Insurance Company,  
PO Box 510960; Salt Lake City, UT 84151-0690

Questions?

**888.441.0770**

For producer use only. Not for use with the general public.

Omni-STCcan-ML\_0623