

# Short-Term Care Insurance can...

FEATURE	OmniFlex™	Essential Care	Recover Cash	Recovery Care
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	✓ Fac.&HHC - Multiple (2x Max)	✓ Essential Care Plus = HHC & Fac. - One-Time (2x Max)	✓ Fac.- One-Time (2x Max)	✓ Fac.&HHC - Multiple (2x Max)
Underwriting Leniency <sup>1</sup> (Scale: 1=Toughest; 45=Most Lenient)	33 (Limited Plan) 20 (Full Benefits)	20 (Limited Plan) 9 (Full Benefits)	8 (Full Benefits)	10 (Full Benefits)
Offer an Inflation Rider	✓	✓	✓	✗
– Grows Facility	✓	✓	✓	✗
– Grows Home Health Care	✓	✓	✗	✗
– Grows Cash Benefits	✓	✗	✗	✗
Allow First-Day Access to Daily Cash Benefits	✓	✗	✗ <sup>2</sup>	✗
Offer Hospital Indemnity Benefits	✓	✗	✗	✓
Include Hospice Benefits covering Home & Facility	✓	✗	✗	✗
Offer an Uninsurable Spouse Rider <sup>3</sup>	✗	✓	✗	✗
Offer other Optional Riders	✗	✓ Adult Day Care ✓ ROP	✗	✗
Include a Spousal Discount	✓ (10% if 2)	✓ (7% if 1) ✓ (14% if 2)	✓ (10% if 2)	✗
Include Additional Discounts	✗	✓ (5% if w/MS)	✗	✗
Provide built-in Prescription Drug reimbursement	✓	✗	✗	✗

Sample Plan Design: IA rates, Single Male, Age 61, single, Non-tobacco, \$200 Facility Benefit, 360 Day BP, 20 Facility EP, Maximum HHC Benefit, 360 Day HHC BP, 0 Day EP.

<sup>1</sup> Based on the "OK for Coverage" Count Out of the 45 Health Condition Category Rows Within the InstaPIVOT™ Online Underwriting Tool

<sup>2</sup> One-Time \$3,500 for Qualified Family Caregiver via Built-in TCARE Family Caregiver Concierge Service

<sup>3</sup> Limited Benefit Rider with Up to \$100/Day for Up to 180 Days with Only 1 Knockout Question

See carrier product literature and marketing materials for full details, including exclusions and limitations.



AN INTEGRITY II COMPANY

## QUESTIONS?

Call our Marketing Team at **800.842.7799** or email [marketing@goldencareusa.com](mailto:marketing@goldencareusa.com).

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