

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	✓ ¹	✓ ¹	✓ ²
Include a Spousal Discount (10%)	✓	✗	✓
Offer Hospital Indemnity Benefits	✓	✓	✗
Offer an Inflation Rider	✓	✗	✓
– Grows Facility ³	✓	✗	✓
– Grows Home Health Care ³	✓	✗	✗
– Grows Cash Benefits ³	✓	✗	✗
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	\$120.36/m

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

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

² Facility Benefits Restore Once, HHC Benefits Restore Once. Both are limited to the Lifetime Max. of 2x Benefit Period.

³ 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.



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PO Box 510960; Salt Lake City, UT 84151-0690

Questions?

800.369.3600

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