



UNL

Home Health Care Shield

Short-Term Home Health Care Insurance



ACCESS TO
online symptom
assessment service.
See page 5.

UNDERWRITTEN BY:
United National Life Insurance Company of America (UNL)

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UNB223

UNL HOME HEALTH CARE SHIELD



UNL Bulletin



Home Health Care: Medicare Has Limited Coverage, It Is Common, and It Is Expensive

Article



Did You Know:

- Medicare, at most, only covers up to 21 days, fewer than 8 hours a day, and fewer than 7 days a week for home health care (with some exceptions in special circumstances).¹
- Almost 70% of people turning 65 will need long-term care at some point in their lives.²

- The median cost for home health care is almost \$50,000 per year.³

Many seniors may have a looming \$100,000 (or more) home health care burden based on the misconception that Medicare will offer full benefits in their time of need. However, the UNL Home Health Care Shield can help alleviate this concern for, in some cases, less than a dollar a day.



Why the Home Health Care Shield from UNL?



Because, like most Americans, you would rather recuperate at home.



Benefits can help your health insurance cover deductibles and co-payments.



Benefits are paid directly to you, regardless of any other insurance you may have.



To collect Short-Term Home Health Care benefits, a prior hospitalization stay is not required.



You can combine your Short-Term Home Health Care Benefits with coverage for hospital stays and accidents to enhance your coverage!

1- Medicare.gov, Your Medicare Coverage, 2018

2-Long Term Care, The Basics, 2017

3-Cost of Care Survey, CareScout®, 2017

Base Policy Contains Two Separate Parts

+ PART 1:

UNL will pay a daily benefit for each day you receive the following home health care services. Daily benefit amounts will vary by plan selected* (maximum benefit period is 360 days). To qualify for benefits, a Licensed Health Care Practitioner must certify you as having a cognitive impairment or the inability to perform at least two (2) of six (6) activities of daily living without substantial assistance (bathing, continence, dressing, eating, toileting and transferring).

 DAILY BENEFIT AMOUNT MAXIMUMS PLAN A \$150 PLAN B \$300 PLAN C \$450		Plan A	Plan B	Plan C
			OVER \$50,000 OF AVAILABLE BENEFITS	OVER \$100,000 OF AVAILABLE BENEFITS
	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
	Home Health Aide	\$40	\$80	\$120

* Total benefits payable for all of the home health care (HHC) services listed above are limited to a combined maximum daily benefit. The combined maximum daily benefit for Plan A is \$150, for Plan B is \$300 and for Plan C is \$450.

SHORT-TERM HOME HEALTH CARE AIDE BENEFIT

Plan A	Plan B	Plan C
\$40	\$80	\$120
Per Day	Per Day	Per Day

UNL will pay a daily benefit for each day you require the services of a Home Health Care Aide. Daily Benefit Amounts vary by selected plan as shown above. Benefits are payable should you have an inability to perform two or more Activities of Daily Living or have a cognitive impairment. A prior hospitalization stay is not required. Home Health Aide benefits are payable for 60 days and count towards the combined maximum daily benefit.

+ PART 2:

PRESCRIPTION DRUG BENEFIT

UNL will pay a benefit amount of \$10 for each generic or \$25 for each brand name prescription drug up to a policy year maximum of \$300 for Plan A, \$600 for Plan B or \$600 for Plan C.

PRESCRIPTION DRUG BENEFIT

	\$10	\$25
	Generic	Brand Name

Plan A up to	Plan B up to	Plan C up to
\$300	\$600	\$600
Per Year	Per Year	Per Year

Additional Benefits to Choose From



+ Combine your short-term home health care benefits with UNL's new easy issue Accident and Sickness Hospitalization Benefit Rider

With UNL's Accident and Sickness Hospitalization Rider, you will receive benefits of up to \$300 a day, dependent on the plan selected, should you be confined to a hospital due to an accident or sickness. You can choose a 3-day or 6-day benefit period. Full benefits are paid for hospital stays as long as confinement was at least 24 hours. This rider has a Maximum Benefit Period of 31 days. A daily benefit of \$15 is provided for the remainder of the 31 days following the Initial Benefit Period.

If choosing:	HHC Plan A	HHC Plan B	HHC Plan C
Hospitalization Benefit Amount	\$100 A Day	\$100 or \$200 A Day	\$100 \$200 or \$300 A Day
Benefit Period	3 or 6 Days	3 or 6 Days	3 or 6 Days


+ CRITICAL ACCIDENT BENEFIT RIDER

After an Emergency room visit, this rider will pay a lump sum benefit for the following types of accident injuries:

Covered Event	\$5,000 Plan	\$10,000 Plan
Accidental Death	\$5,000	\$10,000
Hip or Skull Fracture	\$1,250	\$2,500
Hip Dislocation	\$1,000	\$2,000
Knee Dislocation or Knee Ligament Tear	\$500	\$1,000
Fracture, Other	\$250	\$500

+ AMBULANCE SERVICE BENEFIT RIDER

This rider will pay a \$200 benefit for ground ambulance service to or from a medical facility up to four times a year and subject to a lifetime maximum of \$2,500. No hospital confinement is required.

\$200 
 Per Trip



ACCESS TO **ASK MAYO CLINIC ONLINE!**



With Ask Mayo Clinic online, you will have access to answers that are time-saving, cost-saving and potentially life-saving – right at your fingertips!

Ask Mayo Clinic's on-demand, private and secure web-based tool provides an easy assessment of over 300 common symptoms.

Instead of spending hours searching the internet for answers to your health-related questions, policyholders have 24/7 access to Ask Mayo Clinic online for answers to important health questions - anytime, anywhere!

Ask Mayo Clinic is a service provided to United National Life Insurance Company of America by Mayo Clinic at no cost to the consumer.

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HOW IT WORKS



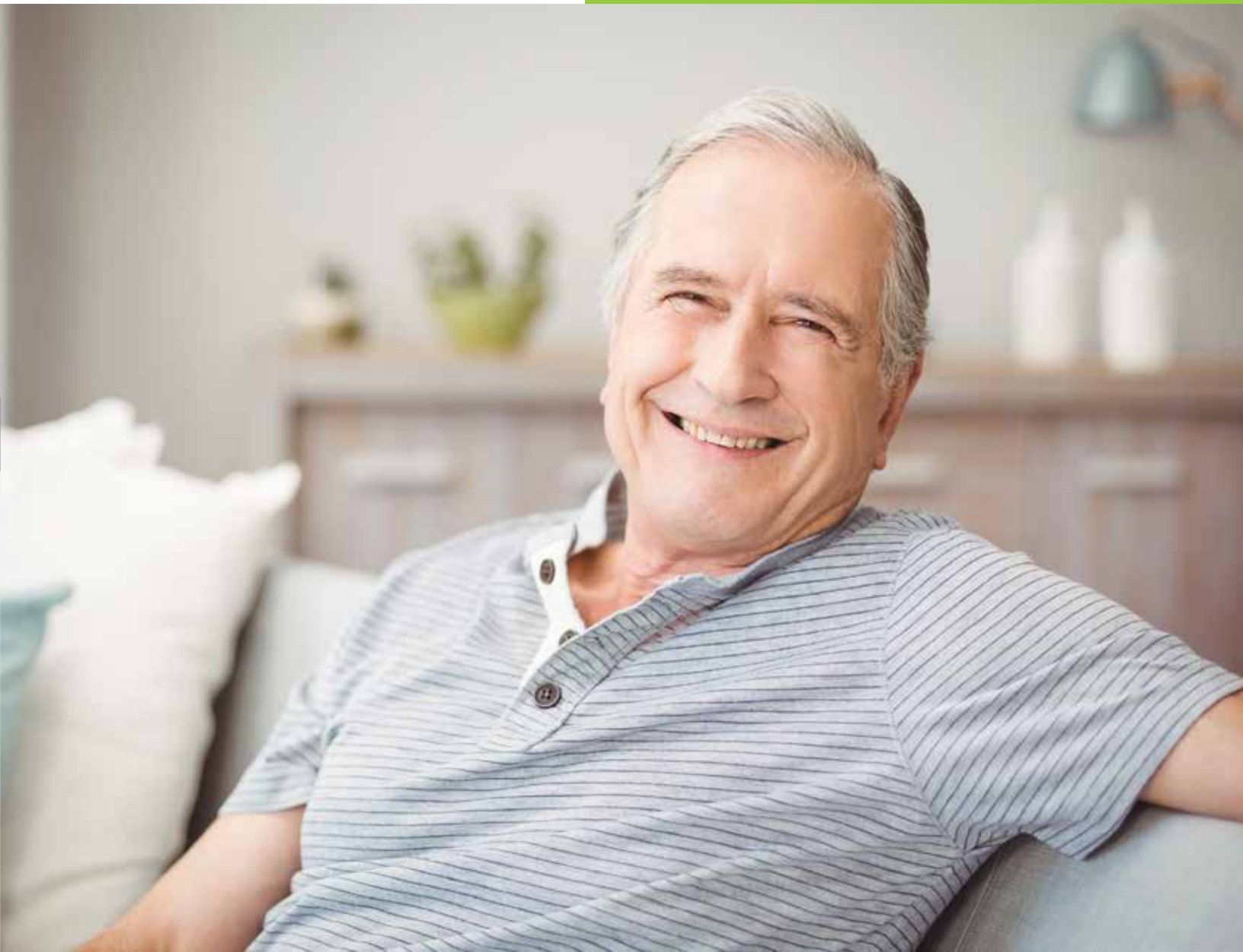
SELECT A SYMPTOM



ANSWER SYMPTOM-SPECIFIC QUESTIONS



RECEIVE CARE GUIDANCE



Short-term home health care insurance is issued on Policy Form Series U1670 and Rider Form Series RU15CA, RU16ASB, RU16ASH and RU17RPD by United National Life Insurance Company of America, 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 refer to the outline of coverage.



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