

# RECOVER CASH<sup>®</sup>

## SHORT-TERM CARE INSURANCE

**Your Care, Your Choice.**

*Insurance benefits for confinement in a Nursing Home,  
Assisted Living Facility or in Your Home.*

**With Optional  
Cash Benefits and  
Innovative Support for  
Family Caregivers!**



**UNDERWRITTEN BY:**  
Guarantee Trust Life Insurance Company  
**GAD29.1-22**

**GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)**  
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# Targeting Beyond the Financial Strain of Short-Term Care

With the rapid advancements in medical care, more procedures are being performed on an outpatient basis. While hospital stays are shorter and recovery times may be quicker, many people will still need some additional medical care and support from family members during their recovery.

Whether that additional care takes place in a nursing home or at home, many people rely on Medicare to cover those additional out-of-pocket expenses. Unfortunately, many don't realize Medicare coverage has limits, and specific requirements must be met first.

Guarantee Trust Life Insurance Company's Recover Cash Short-Term Care Insurance was designed to not only help you cover those out-of-pocket expenses you may incur during your recovery, but also to provide support for your family caregiver helping you along the way.

When you choose to add Home Health Care benefits to your policy, Recover Cash will include cash benefits you can earmark for your family caregiver plus access to targeted concierge support services for your loved ones, provided by TCARE.

TCARE offers caregiver support services designed to help prevent and treat the all-too-common caregiver burnout family members experience while providing care for a loved one.

GTL's Recover Cash Short-Term Care Policy is uniquely designed to combine cash insurance benefits to help you recover while offering priceless support to your loved ones when you both need it most.



**\$108,405**

Yearly average for a private Nursing Home room<sup>1</sup>



**40 Million**

Reported family caregivers in the past 5 years<sup>2</sup>



**40%**

of caregivers suffer from depression<sup>2</sup>



**85%**

of family caregivers do not receive any respite care<sup>2</sup>

(1) <https://www.seniorliving.org/nursing-homes/costs/>

(2) <https://aginginplace.org/caregiver-burnout/>



# Choose Your Flexible Benefits

GTL's Recover Cash benefits are flexible. You can choose a daily benefit for care in a nursing home and/or assisted living facility. Or you can choose benefits for care in a nursing home, assisted living facility and at home.

## Nursing Home and/or Assisted Living Facility Benefit

Once the one-time Elimination Period has been met under the policy, GTL will pay the daily benefit amount for each day you are confined in a qualified nursing home or assisted living facility.

The bed reservation coverage will pay up to a maximum benefit of 10 days if you return to the facility where you resided prior to your hospital confinement. The covered lifetime maximum is 20 days.

## Home Health Care Rider with Family Caregiver Support

GTL's innovative Home Health Care Rider will pay the Home Health Care Weekly benefit amount up to the Home Health Care Benefit Maximum selected, when you receive qualified care at home.

GTL will pay the selected benefit per week after you receive at least 3 covered home health care service or treatment visits of at least 1 hour per visit from a Licensed Home Health Care Practitioner.

The Home Health Care Rider is paired with GTL's Caregiver Benefit Rider. (See page 4 for details.)

Issue Ages	40 - 84 years
<b>Daily Benefit</b> (per person)	
<b>Levels of Care:</b>	<b>\$50 - \$300 per day</b>
1. Custodial Care	<input type="radio"/> : _____
2. Intermediate Care	(In \$10 increments)
3. Skilled Care	

**Elimination Period\***  
(the number of days of covered care that must be met for benefits to be payable)

- 0 Day
- 20 Days

<b>Benefit Period Options**</b> (Lifetime Maximum Benefit equals 2 times the Benefit Period)	<input type="radio"/> 30 <input type="radio"/> 90 <input type="radio"/> 45 <input type="radio"/> 180 <input type="radio"/> 60 <input type="radio"/> 360 (Days)
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Issue Ages	40 - 84 years
<b>Home Health Care Benefit Levels</b> (per person)	<b>\$50 - \$1,400 per week</b>
	<input type="radio"/> : _____
	(In \$50 increments)

**Elimination Period**  
(the number of days of covered care that must be met before benefits are payable)

- 0 Day
- 20 Days

<b>Benefit Period Options***</b> (26 or 52 week benefit maximums)	<input type="radio"/> 26 <input type="radio"/> 52 (Weeks)
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\*No Elimination Period in ID.

\*\*Lifetime Maximum Benefit equals 1 time the Benefit Period in GA; 360 Day Benefit Period Option not available in ID & NH.

\*\*\*Home Health Care rider 52 week Benefit Period Option not available in NH.

**Family Caregiver Benefits**  
\$3,500 earmarked to help offset your loved one's expenses

Plus access to TCARE's Family Caregiver Support Service



# Where Short-Term Care Insurance Meets Support for Your Loved Ones

## Family Caregiver Benefits — Caregiver Support Plus Cash Benefits

GTL's Home Health care benefits include Recover Cash's innovative family caregiver benefit and concierge services.

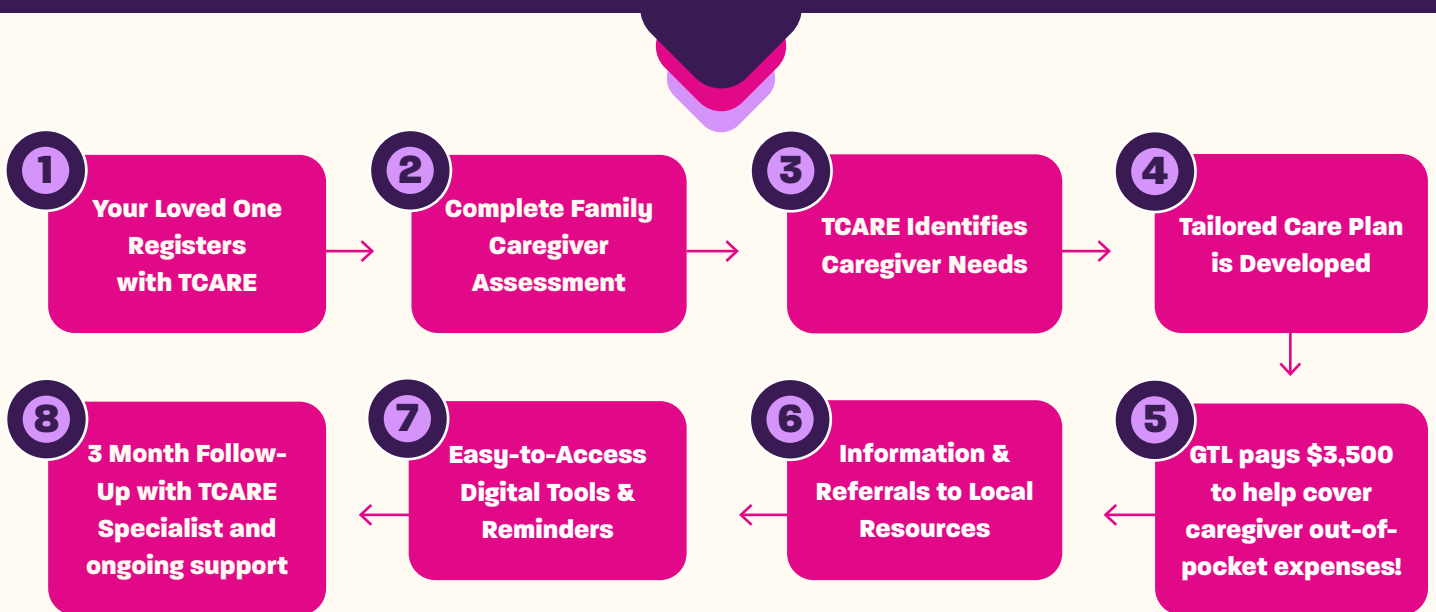
After you have an approved Home Health Care claim and your family caregiver<sup>1</sup> has registered and gone through a caregiver assessment with TCARE, **GTL will pay a \$3,500 caregiver lump sum to your loved one.** This money can help your family caregiver with out-of-pocket expenses, cover travel expenses or fuel, offset lost income due to time-off, or to recharge — the cash is for them to use as they please. The caregiver benefit can be paid directly to you or you can assign it<sup>2</sup> to your caregiver — the choice is yours.

TCARE's Family Caregiver Concierge Service is designed to support your loved ones and prevent caregiver burnout. By offering a variety of tools and targeted resources, TCARE empowers loved ones to take care of themselves while providing care and support to you!



### How TCARE's Family Caregiver Screening and Support Tools Work

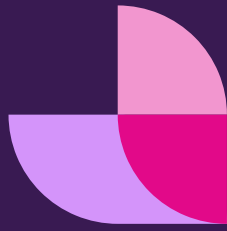
When you receive your Recover Cash policy, you will receive information on how to access TCARE's services. From technology-enabled resources to connecting with a live caregiver navigator, TCARE will help your loved one continue their lifestyle and prevent burnout.



(1) Caregiver means a member of Your Immediate Family, or other person, who, on a day-to-day basis, provides at least one (1) hour of Covered Home Care directly to You in Your Home. A Caregiver does not include a person who qualifies as a Home Health Care Practitioner, as defined by the Short-Term Home Health Care Benefit Rider, if such rider is attached to Your Policy.

(2) The caregiver assessment means the process by which a Qualified Caregiver Support Provider, in cooperation with a Caregiver, develops a Tailored Caregiver Plan of Care that the Caregiver must comply with while performing Your Covered Home Care.

(3) Potential Tax Consequences for Benefits Paid to an Informal Caregiver: Benefits paid to an informal Caregiver under an Assignment of Benefits may have potential tax consequences for such person. Prior to requesting Your benefits hereunder be paid to an informal Caregiver, such person should be advised of the potential for tax consequences and advised to consult with a personal tax advisor. Guarantee Trust Life Insurance Company or its agents cannot provide such advice.



## Who is TCARE?

TCARE enables family caregivers to focus on what matters most: taking care of themselves and their loved ones.

With tailored action plans, tech-enabled insights, comprehensive resources, and family care protection products, TCARE is here to help families navigate their caregiving journey.



**78%**

of caregivers report having out-of-pocket expenses as a result of caregiving<sup>1</sup>



**47%**

of caregivers have experienced at least one financial setback as a result of their caregiving<sup>1</sup>



**\$7,242**

average annual amount caregivers spend on caregiving<sup>1</sup>



(1) AARP "Caregiving Out-of-Pocket Costs Study", June 2021.

# Inflation Rider\*

You can also add inflation protection to the base daily benefit on your Recover Cash policy. The Inflation Protection Riders are designed to help protect you from increasing health care costs.

- **Simple Increasing Inflation Protection Benefit Rider**

For each year your policy is in force, your Base Daily Maximum Benefit Amounts will be increased automatically by **5% of the original amount.**

- **Compound Increasing Inflation Protection Benefit Rider**

The Base Daily Maximum Benefit will automatically **increase by 5% compounded annually**, for the lifetime of the policy.

\*Inflation Rider not available in ID.

## Recover Cash Highlights

- **Pays Benefits Directly To You** when you need it the most.
- **Nursing Home & Assisted Living Facility Coverage** provides for a daily benefit amount with benefit period options up to 360 days.
- **Receive a 10% Spousal Discount** when you and your spouse apply for coverage.
- **Optional Short Term Home Health Care Rider with Caregiver Benefits** gives you the option to recover at home while providing support to your family caregiver.
- **Optional Simple or Compound Increasing Inflation Protection Rider** can help your policy benefit keep pace with rising medical expenses.
- **Zero-Day Elimination Period** allows benefits to begin immediately. (Subject to benefit qualifications.)
- **Benefits will restore once during the life of the policy** when, for six consecutive months, you are not functionally disabled and no longer need any covered care or services.\*\* (See your policy for complete details.)

\*\*No restoration in GA, PA and TN.

## Benefit Qualifications

To qualify for policy benefits, you must satisfy your Elimination Period, if any, and follow the guidelines below, which are detailed in your policy.

Benefits will be paid when you have been certified by a Licensed Health Care Practitioner as needing help due to **either**:

1. The inability to perform at least two (2) Activities of Daily Living without human assistance or supervision, such as:



Bathing



Eating



Toileting



Continence



Dressing



Transferring

2. You have suffered a Cognitive Impairment and require substantial supervision.

WHAT YOU CAN EXPECT...	FROM MEDICARE*	FROM RECOVER CASH
<p><b>When You Go to the Nursing Home</b></p>	<p>Medicare will pay for the first 20 days if you have been an inpatient in the hospital for at least 3 days.</p> <p><i>Medicare doesn't cover all long-term care or custodial care expenses.</i></p>	<p>Recover Cash pays benefits without any prior inpatient hospital stay.</p>
<p><b>While You're in the Nursing Home</b></p>	<p>Medicare will pay as long as you are receiving skilled care on a daily basis as certified by your doctor.</p> <p><i>Medicare does not pay the largest part of long-term care services or personal care—such as help with bathing, or for supervision often called custodial.</i></p>	<p>Recover Cash benefits are paid for all levels of care, skilled, intermediate or custodial.</p>
<p><b>Your Benefit Limits</b></p>	<p>Medicare will stop paying when you no longer require skilled care, stop showing improvement or hit the maximum benefit of 100 days. (Whichever comes first)</p>	<p>Recover Cash Daily Benefit Amounts can be paid with plan choices up to 360 days.</p>

\*Guarantee Trust Life Insurance Company and their licensed agents are not in any manner affiliated with or sponsored by the federal government, the social security administration, the centers for Medicare and Medicaid services, or the department of health and human services.

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**Experience You Can Trust** – Founded in 1936, Guarantee Trust Life Insurance Company has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most.

## EXCLUSIONS

PLEASE SEE YOUR INSURANCE POLICY FOR SPECIFIC DETAILS. THE EXCLUSIONS AND LIMITATIONS LISTED BELOW ARE TYPICAL, BUT YOUR STATE MAY HAVE SLIGHT DIFFERENCES.

**This policy won't pay for treatment, care, services or supplies which are:**

1. Due to war or act of war whether declared or not;
2. Due to intentionally self-inflicted Injury while sane or insane;
3. For services or supplies provided by a member of the Immediate Family; an individual who normally resides with you on a regular basis; or in a facility owned or operated by a member of the Immediate Family;
4. For services and supplies not included in your Plan of Care;
5. For which no charge is customarily made in the absence of insurance;
6. For personal, comfort or convenience items furnished at the Insured's request, such as television, radio, or telephone;
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.

## PRE-EXISTING CONDITIONS LIMITATION

Pre-existing conditions are those medical conditions disclosed or not disclosed on the application for which medical advice or treatment was recommended or received from a Doctor within 6 months prior to the Effective Date of your coverage. Any loss due to a pre-existing condition isn't covered unless the loss begins more than 6 months after the Effective Date of coverage. (No pre-existing conditions limitations in NC.)

This policy is not a Long-term care insurance policy. Recover Cash®, Short-Term Nursing Home Care Indemnity insurance is issued on Policy Form Series G1181, Rider Form Series RG21HHC, RG21CG, RG11IPB, & RG11IPG by Guarantee Trust Life Insurance Company. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. Subject to state availability and variability. For cost and complete details of coverage, please refer to the outline of coverage.

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