ACSIA PARTNERS

Short-Term Care Agent Playbook

STC Product Availability Chart

		Aetna/CLI Recovery Care Choice	Bankers Fidelity Vantage Recovery®	HealthSpring Choice STC	GTL Recover Cash	MLIC OmniFlex	Wellabe Essential Care
Alabama	**AL**	•	•	•	•	•	•
Alaska	**AK**				•	•	
Arizona	**AZ**	•	•	•	•	•	•
Arkansas	**AR**	•	•	•	•	•	•
California	**CA**						
Colorado	**CO**	•	•			•	•
Connecticut	**CT**	⊡			•		
Washington DC	**DC**				•	•	
Delaware	**DE**	⊡	•		•		
Florida	**FL**						
Georgia	**GA**	•	•	•	•	•	•
Hawaii	**HI**		•	•	•	•	
Idaho	**ID**	⊡			•	•	•
Illinois	**IL**	•	•	•	•	•	•
Indiana	**IN**	⊡	•		•	•	•
Iowa	**IA**	•	•		•	•	•
Kansas	**KS**						
Kentucky	**KY**	•			•	•	
Louisiana	**LA**	•	•	•	•	•	•
Maine	**ME**		•			•	•
Maryland	**MD**	•			•	•	
Massachusetts	**MA**						
Michigan	**MI**	•	•	•	•	•	•
Minnesota	**MN**						
Mississippi	**MS**	•	•	•	•	•	•
Missouri	**MO**	•	•	•	•	•	•
Montana	**MT**	⊡	•		•	•	
Nebraska	**NE**	•	•	•	•	•	•
Nevada	**NV**	•	•	•	•	•	•
New Hampshire	**NH**	•			•	•	
New Jersey	**NJ**						
New Mexico	**NM**						
New York	**NY**						
North Carolina	**NC**	•	•	•	•	•	•
North Dakota	**ND**	•			•	•	
Ohio	**OH**	•	•		•	•	•
Oklahoma	**OK**	•	•	•	•	•	•
Oregon	**OR**	•		•	•	•	
Pennsylvania	**PA**	⊡	•		•	•	
Rhode Island	**RI**	•		•	•	•	
South Carolina	**SC**	•	•		•	•	
South Dakota	**SD**	•			•	•	•
Tennessee	**TN**	•	•		•	•	
Texas	**TX**	•	•	•	•	•	•
Utah	**UT**	⊡			•		
Vermont	**VT**						
Virginia	**VA**	⊡			•	•	
Washington	**WA**						
West Virginia	**WV**	•	•		•	•	•
Wisconsin	**WI**	•				•	•
Wyoming	**WY**	•	•		•	•	•

⊡ Prior HHC Product Available

HHC Product Availability Chart

		Aetna/CLI Home Care Plus	GTL Short-Term Home Health Care	MLIC Home Health Care Select/Enhanced
Alabama	**AL**	•	•	•
Alaska	**AK**		•	⊡
Arizona	**AZ**	•	•	•
Arkansas	**AR**	•	•	•
California	**CA**			
Colorado	**CO**	•	⊡	⊡
Connecticut	**CT**			
Washington DC	**DC**		•	⊡
Delaware	**DE**	•	•	⊡
Florida	**FL**			
Georgia	**GA**	•	•	•
Hawaii	**HI**		•	•
Idaho	**ID**	•	•	⊡
Illinois	**IL**	•	•	•
Indiana	**IN**	•	•	⊡
Iowa	**IA**	•	•	•
Kansas	**KS**		⊡	■
Kentucky	**KY**	•	⊡	■
Louisiana	**LA**	•	•	•
Maine	**ME**			⊡
Maryland	**MD**		•	⊡
Massachusetts	**MA**			
Michigan	**MI**	•	•	•
Minnesota	**MN**			
Mississippi	**MS**	•	•	•
Missouri	**MO**	•	•	•
Montana	**MT**	•	⊡	⊡
Nebraska	**NE**	•	•	•
Nevada	**NV**	•	•	⊡
New Hampshire	**NH**	•	•	⊡
New Jersey	**NJ**			
New Mexico	**NM**	•		
New York	**NY**			
North Carolina	**NC**	•	•	•
North Dakota	**ND**	•	•	⊡
Ohio	**OH**	•	•	⊡
Oklahoma	**OK**	•	•	•
Oregon	**OR**	•	•	⊡
Pennsylvania	**PA**	•	⊡	⊡
Rhode Island	**RI**	•	•	⊡
South Carolina	**SC**	•	•	•
South Dakota	**SD**	•	•	⊡
Tennessee	**TN**	•	⊡	•
Texas	**TX**	•	•	•
Utah	**UT**	•		
Vermont	**VT**			
Virginia	**VA**	•	•	⊡
Washington	**WA**			
West Virginia	**WV**	•	•	•
Wisconsin	**WI**	•		•
Wyoming	**WY**	•	•	⊡

⊡ Prior HHC Product Available
■ Legacy HHC Product Available

MANHATTANLIFE HOME HEALTH CARE ENHANCED

ManhattanLife™
Standing By You. Since 1850.

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation's leading carriers
- 2025 marks the 175th year of providing exceptional service and customer support.

PLAN HIGHLIGHTS

- Issue ages: 18-89
- Daily Maximum Benefits
  - Classic: $150
  - Premier: $300
  - Deluxe: $450
- Maximum benefit period of 365 days
- Built-in Prescription Drug Coverage
  - Classic: $300/year
  - Premier: $600/year
  - Deluxe: $900/year
- Built-in Homemaker Benefit, covering care from an unlicensed family member, neighbor or friend. No certification required.
- Unlimited Restoration of Benefits
- Simple underwriting

OPTIONAL RIDERS

- Ambulance Benefit Rider
- Routine Annual Physical Exam Benefit Rider
- Accident Death & Dismemberment Benefit Rider
- Home Medical Equipment Benefit Rider
- Accident Expense Benefit Rider

DISCOUNTS

- None

Underwriting Insights, Plan & Pricing Comparisons
See page 10 for additional details and access.

MANHATTANLIFE HOME HEALTH CARE SELECT

ManhattanLife™
Standing By You. Since 1850.

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation's leading carriers
- 2025 marks the 175th year of providing exceptional service and customer support.

PLAN HIGHLIGHTS

- Issue ages: 45-89
- Daily Maximum Benefits
  - Classic: $150
  - Premier: $300
  - Deluxe: $450
- Maximum benefit period of 365 days
- Built-in Prescription Drug Coverage
  - Classic: $300/year
  - Premier: $600/year
  - Deluxe: $600/year
- Unlimited Restoration of Benefits
- Simple underwriting

OPTIONAL RIDERS

- Ambulance Benefit Rider
- Routine Annual Physical Exam Benefit Rider
- Accident Death & Dismemberment Benefit Rider
- Home Medical Equipment Benefit Rider
- Accident Expense Benefit Rider

DISCOUNTS

- None

Underwriting Insights, Plan & Pricing Comparisons
See page 10 for additional details and access.

MANHATTANLIFE OMNIFLEX SHORT-TERM CARE

ManhattanLife™
Standing By You. Since 1850.

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation's leading carriers
- 2025 marks the 175th year of providing exceptional service and customer support.
- Customers can access forms, policy information and submit a Prescription Drug claim online via our customer portal at clients.manhattanlife.com.
- OmniFlex (Short-Term Care)

PLAN HIGHLIGHTS

- Issue ages: 45-89
- Facility Daily Benefits from $50 to $400
- Benefit Period options: 90, 180, 270 or 360 days
- 0, 20, 60, 90 Day Facility Elimination Period
- Lifetime Maximum Benefit Period: 2x Benefit Period
- Built-In Fast-50™ Cash Benefit option for paying a spouse, family, or friends – great for HHC
- Built-in $300/Year Prescription Drug Benefit
- Built-In Restoration of Benefits- Multiple-time faciliity- 2x Max
- Simple underwriting with limited benefit plan of $100 daily benefit for both Facility, HHC & Hospital Indemnity – available for applicants with health concerns.
- Hospice Care- Facility and HHC

OPTIONAL RIDERS

- Optional Home Health Care Benefit
  - HHC Daily Benefits from $50 to $300
  - 0, 20, 60, 90 Day HHC Elimination Periods
  - 90, 180, 270 or 360-Day Benefit Period options
  - HHC Lifetime Maximum Benefit Period: 2x Benefit Period
  - Built-in Restoration of Benefits- Multiple-time HHC-2x Max
- Optional 5% Simple Inflation Benefit- Grows facility, HHC, and Cash benefits.
- Optional Hospital Indemnity Benefit
  - HI Daily Benefits from $50 to $300
  - 3, 6 or 20-Day HI Benefit Period options
  - HI Lifetime Maximum Benefit Period: 180 Days

DISCOUNTS

- 10% Spouse Discount Available

Underwriting Insights, Plan & Pricing Comparisons
See page 10 for additional details and access.

GUARANTEE TRUST LIFE SHORT-TERM HOME HEALTH CARE

GTL | GUARANTEE TRUST LIFE

CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Headquartered in Glenview, Illinois
- Ease of doing business – quoting, application submission, forms underwriting, commission, claims, product training – and all the resources needed.
- 90 years as a company (founded in 1936)
- Short-Term Home Health Care

PLAN HIGHLIGHTS

- Issue ages: 55-85
- Daily Maximum Benefits
  - Plan A: $150
  - Plan B: $300
  - Plan C: $450
- Maximum benefit period of 360 days
- Built-in Prescription Drug Coverage
  - Plan A: $300/year
  - Plan B: $600/year
  - Plan C: $900/year
- Unlimited Restoration of Benefits
- TCARE built-in benefit for qualified family caregiver, lump sum of $3,500 available

OPTIONAL RIDERS

- Accident and Sickness Hospitalization Benefit
- Dental and Vision Benefit
- Critical Accident Rider
- Ambulance Benefit Rider
- Return of Premium Rider

DISCOUNTS

- None

Underwriting Insights, Plan & Pricing Comparisons
See page 10 for additional details and access.

GUARANTEE TRUST LIFE RECOVER CASH

GTL | GUARANTEE TRUST LIFE

CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Headquartered in Glenview, Illinois
- Ease of doing business – quoting, application submission, forms underwriting, commission, claims, product training – and all the resources needed.
- 90 years as a company (founded in 1936)
- Recover Cash (Short-Term Care)

PLAN HIGHLIGHTS

- Issue ages: 40-89
- Nursing Home & Assisted Living Facility Coverage from $50-$300 daily benefit
- Facility benefit period options: 30, 45, 60, 90, 180, 360 days
- Facility elimination period options: 0 or 20 days
- TCARE built-in benefit for qualified family caregiver, lump sum of $3,500 available
- Built-in Restoration of Benefits for Facility – restores one-time, up to 2x max

OPTIONAL RIDERS

- Short-term Home Health Care rider with Caregiver benefits
  - Weekly benefit options: $50-$1.400 ($50 increments)
  - Benefit period options: 26 weeks or 52 weeks
  - Built-in Restoration of Benefits for HHC – restores one-time, up to 2x max
- 5% Simple or 5% Compound inflation protection (facility only)

DISCOUNTS

- 10% Spousal Discount Available

Underwriting Insights, Plan & Pricing Comparisons
See page 10 for additional details and access.

WELLABE ESSENTIAL CARE

wellabe®

Be well.

CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting commission, claims, accessibility – it all makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Medico Information Center (mic.gomedico.com), and all the resources needed.
- Strong agent support – personal assistance with knowledgeable and friendly agent care representatives.
- Outstanding customer service – the team is committed to making the customer feel valued and appreciated by assisting them at their time of need. Customers can also access forms and policy information online via our customer portal at gomedico.com.

PLAN HIGHLIGHTS

- Issue ages: 40-89
- Unisex rates
- Varying level of benefits available,
  - Essential Care Plus Plan- $10-$300 per day (no significant health issues).
  - Essential Care Plan- $10-$150 per day (may have some health issues)
- Essential Care PLUS only: Restoration of Benefits, One-time HHC and one-time facility, 2x Max
- $500 Household Improvement indemnity benefit included.
- $500 Care Coordination indemnity benefit included.

OPTIONAL RIDERS

- Facility Care Benefit
- Inflation Protection: 5% Simple for Facility and/or HHC.
- Adult day care
- Return of premium
- Uninsurable Spouse Rider (Limited Benefit Rider)

DISCOUNTS

Household discounts

- 7% for an individual qualifying applicant who lives with someone over 40 years old.
- 14% for any 2 household applicants who apply and are issued together on Essential Care or Essential Care Plus plans.
- Multiple policy discount of 5% for any applicant that already has a Wellabe Medicare Supplement policy.
- Max 5% discount for any policy with a Limited Benefit Rider.

Underwriting Insights, Plan & Pricing Comparisons

See page 10 for additional details and access.

Underwriting Insights, Plan & Pricing Comparisons

IT'S ALL AT YOUR FINGERTIPS!

Appointed agents have immediate access to exclusive tools that make easy work of introducing and selling Short-Term Care solutions! Using the QR code below, you can access our **InstaPIVOT™ STC Underwriting Tool** and **StrateCision Quoting & Comparison tool**.

Using your smartphone, scan the QR code to the right, or visit ExtendedCareStrategies.com and click "InstaPIVOT / StrateCision Login" from the dropdown under the *Sales and Marketing* tab.

Login is required.

A New User Account may be created if an existing account does not already exist.

Powered by GoldenCare InstaPIVOT™

InstaPIVOT™ STC Underwriting Tool: Quickly and easily explore your clients' Extended Care Planning options based on their resident state and basic health history.

STRATECISION
THE INDUSTRY STANDARD

StrateCision Quoting & Comparison tool: Compare product features and pricing for various Short-Term Care and stand-alone Home Health Care insurance plans. Generate easy-to-understand print outs that put the selected plans side-by-side for easy comparison.

If your client would like additional information on a product, just refer back to the **InstaPIVOT™ STC Underwriting Tool**. Basic carrier resoures, such as the consumer brochure, highlight sheet, underwriting assist and other agent-use guides can be accessed via the "View Additional Info" link.

If your client is ready to take the next step in their Extended Care Planning journey, **InstaPIVOT™** also includes a link to the carrier's website, through which actively-licensed agents may access the e-Application.

Notes

ACSIA PARTNERS

STC Initiative brought to you by GoldenCare

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