

WANT TO LEARN MORE ABOUT US?

## WHY CHOOSE HEARTLAND NATIONAL?



Benefit Paid  
Directly to You



Support for Your  
Family Caregivers



Four Optional  
Riders to Choose



Prescription  
Reimbursements



Guaranteed  
Renewable



360 Days of  
Coverage

### SECURE CHOICE SHORT-TERM HOME HEALTH CARE INSURANCE BENEFITS

There's no place like home. Recovering from a surgery, hospitalization, unexpected injury, or illness can last anywhere from several weeks to months. Heartland National Life's Home Healthcare Insurance is designed to help you focus on recovery, from the comfort and convenience of your own home.

Our Secure Choice Short-Term Home Healthcare plan provides three different options (Basic, Standard, & Complete) for people between the ages of 40 and 85. This plan can be renewed for life and includes benefits for Home Health Aides and Prescription Drugs. You also have the option to add additional coverage with our optional riders.

To learn more about Heartland National Life Insurance Company and its products, visit our website at [heartlandnationallife.com](http://heartlandnationallife.com) or call **+1 (888) 616-0015**

#### PLEASE CONTACT:

#### SHORT-TERM HOME HEALTH CARE BENEFIT EXCLUSIONS

**PRE-EXISTING CONDITIONS LIMITATION.** This Policy is subject to a pre-existing condition 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 six (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 six (6) months after the Effective Date of Your coverage.

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

THIS IS A LIMITED BENEFIT POLICY-PLEASE READ IT CAREFULLY. IT DOES NOT COVER ALL THE COSTS OF HOME HEALTH CARE.

Short-Term Home Health Care insurance products issued by Heartland National Life Insurance Company. Policy form 94023 (or state equivalent); rider forms R-23ADSA, R-23AS, R-23HC, R-23HHAC (or state equivalent). This is a limited health benefit policy.

HNB-94024

## SECURE CHOICE SHORT-TERM HOME HEALTH CARE INSURANCE

Receive the care you need from the comfort of your home.


**UNDERWRITTEN BY:**  
Heartland National Life  
Insurance Company





HNB-94024


Summary of Plan Benefits					
Home Health Care Maximum is 360 DAYS Per Benefit Period*		Basic	Standard	Complete	
	Skilled Nursing Care	\$100	\$200	\$300	
	General Nursing Care	\$80	\$160	\$240	
	Physical Therapy	\$100	\$200	\$300	
	Speech Therapy				
	Occupational Therapy				
	Enterostomal Therapy	\$80	\$160	\$240	
	Respirational Therapy				
	Chemotherapy				
	Medical Social Services	\$120	\$240	\$360	
Maximum Daily Benefit Amount		\$200	\$400	\$600	
Home Health Aide Daily benefit for each day you require Home Health Aide services in your home. Maximum benefit of 120 DAYS.  Prescription Drugs Per prescription benefit for generic and brand name drugs needed for treating sickness or injury. Not to exceed the policy year maximum.		Basic	Standard	Complete	
		\$50	\$100	\$150	
		Generic	\$15	\$15	\$15
		Brand	\$30	\$30	\$30
		Annual RX Maximum	\$360	\$720	\$720


## BASE POLICY FEATURES


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**Home Health Care Maximum is 360 DAYS**
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**Issue Ages 40-85**
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**7% Household Discount (In Most States)**
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**Guaranteed Renewable**
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**Built-In Home Health Aide for 120 DAYS**
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**Built-In Prescription Drug Reimbursements**
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**Restoration of Benefits**  
Your Home Health Care Benefits will fully restore 180 consecutive days following a sufficient recovery.
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**Prescription Drug Reimbursements**  
Heartland National has a built-in prescription drug reimbursement benefit that offers \$15 for each generic drug and \$30 for each brand name drug. The policy year maximum is \$360 for a Basic plan and \$720 for both the Standard and Complete plans.
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**Home Health Aide**  
Heartland National covers Home Health Aide for up to 120 days in addition to Home Health Care coverage.
- \*Each Benefit Period is separated by 180 consecutive days following a sufficient recovery. A full 360 days of benefits are available after the 180-day Restoration.

**To qualify for benefits:** A License Healthcare Practitioner must certify that you have a cognitive impairment or inability to perform two (2) of six (6) Daily Living activities without substantial assistance. **Benefits restore** if covered home healthcare services have not been received for a period of one-hundred eighty (180) consecutive days; AND a Licensed Healthcare Practitioner has certified that you have sufficiently recovered to no longer require home healthcare or nursing care services.

## OPTIONAL RIDERS

### Hospital Confinement Benefit Rider

The Hospital Confinement Benefit Rider is designed to protect you in the event of a hospitalization. Receive a cash benefit of up to \$300 per day, should you be confined to a hospital for 24 hours due to an accident or sickness. You can choose optional benefit periods of 3, 6, or 10 days. After 60 days without any hospital confinement, your benefits will restore and become available again.

Basic	Standard	Complete
\$100	\$100, \$200	\$100, \$200, \$300
3, 6, 10 days	3, 6, 10 days	3, 6, 10 days

### Severe Accident & Accidental Death Rider

Receive a lump sum benefit for the following accident injuries in the event of a covered accident. If multiple injuries are sustained, the benefit for the most severe injury applies. In the unfortunate event of a death due to injuries from a covered accident, we provide an Accidental Death Benefit to the named beneficiary.

Accidental Death Benefits		
Accidental Death	\$5,000	\$10,000
Dislocation and Fracture Benefits		
Hip/Knee Dislocation	\$1,250	\$2,500
Hip/Skull Fracture	\$1,250	\$2,500
All Other Fractures	\$250	\$500
Knee Ligament Tear	\$500	\$1,000

### Home Health Aide Benefit Rider

You can enjoy extra days of personalized care to assist you with daily tasks and recovery. This benefit allows for an additional 60 days of coverage beyond the initial Maximum Benefit Period of 120 days.

### Ambulance Benefit Rider

This rider will pay you up to 8500 per Ambulance Service, including Air and Water Ambulance, up to four times per year not to exceed the lifetime maximum.

Benefit Amount per Trip	\$100, \$200, \$300, \$400, \$500
Maximum Trips per Year	4
Lifetime Maximum Trips	12

LIMITATIONS AND EXCLUSIONS APPLY. This is a marketing brochure only and is not intended to be an insurance contract. Benefits, Limitations, and Exclusions may vary state by state. Always read your outline of coverage. Refer to your policy for a complete listing of Benefits, Riders, and Provisions