

Home Health Care Rider

Help Your Clients Pay for Vital Care at Home



Summary

The Mutual of Omaha Hospital ProtectionSM plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

Our **home health care rider** provides a daily benefit to help cover the care and assistance your clients may need to recuperate at home.

After an inpatient hospital stay — or care in a skilled nursing facility — clients who return home may need help bathing, dressing, eating and other activities of daily living (ADLs).

Our rider can help offset expenses and protect your clients financially. This coverage is available for all issue ages.

Learn More

The details above provide a summary of the Hospital Protection plan's home health care rider. For more information on benefits, costs, limitations and exclusions, please visit:

Sales Professional Access at
mutualofomaha.com/sales_professionals

Key Selling Points

- ✓ Pays benefits for **any** home health care services, such as nursing, medical social services, a home health aide or other provider
- ✓ Your clients collect benefits for up to 30 home health care visits per calendar year
- ✓ Benefits are paid in addition to Medicare or any other coverage your client has
- ✓ Flexible coverage — clients select a daily benefit from \$50 to \$250 (in \$10 increments)
- ✓ Benefits are paid directly to your clients to spend as they choose

How the Plan Works



ADLs include bathing, dressing, toileting, eating, transferring and continence



Hospital or skilled nursing facility must provide documentation



Home health care must begin within 30 days of hospital or skilled nursing facility confinement



To receive benefits, requires two days of hospital or skilled nursing facility confinement



Insureds must have a cognitive impairment or inability to perform two of six ADLs. The client's condition must be certified by a licensed health care practitioner