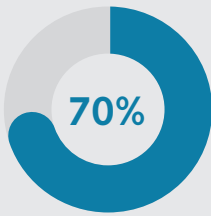




Home Health Care Select

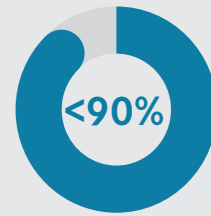
ManhattanLife's Home Health Care Select Insurance is an affordable solution that provides both the flexibility and the financial support you need to recover at home surrounded by family and those that you love. These plans can also minimize financial stress and allow you to focus your energy and attention on your own personal recovery.



Seventy percent of people using Home Health Care services are 65 years of age or older.¹



The monthly median cost for in-home, full-time care is **\$4,957²**



More than ninety percent of Home Health Care agencies charge by the hour with the average hourly cost being \$26/hour.²

Types of In-Home Care



Companion Care



Home Health Care



Personal Care Assistance

Features

- Issue Ages 45-89
- 30 day "Free Look" Period
- Guaranteed Renewable for Life
- 2 Applicants, 1 Application
- Paper or Electronic Enrollment
- Over 90% Issue Rate

Plan Options

Daily maximum benefit of \$150 - \$450 with a maximum benefit period of 365 days for the following services in your home from an Approved Home Health Care Select Practitioner, subject to the eligibility conditions:

	Classic	Premier	Deluxe
	\$ 150	\$300	\$450
Nursing Care	\$75	\$150	\$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
Medical Social Services	\$100	\$200	\$300
Respiration Therapy	\$50	\$100	\$200

Plan Cost

Monthly Base Rates + RX (includes \$20 annual policy fee)

Attained Age	Classic	Premier	Deluxe
45-49	\$14.57	\$22.30	\$23.26
50-54	\$15.65	\$24.05	\$25.07
55-59	\$17.77	\$27.42	\$28.59
60-64	\$19.38	\$30.00	\$31.53
65-69	\$22.60	\$35.15	\$37.41
70-74	\$33.86	\$53.18	\$57.97
75-79	\$45.13	\$71.21	\$81.27
80-84	\$59.61	\$94.38	\$111.30
85-89	\$75.11	\$119.17	\$143.13

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.45
Accident Expense \$2,500	\$4.91
Ambulance	\$0.94
Accidental Death & Dismemberment	\$0.92
Home Medical Equipment	\$2.12
Routine Annual Exam	\$3.96



Source Information: ¹ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4270052/> ² <https://www.aplaceformom.com/caregiver-resources/articles/in-home-care-costs>