

# Long-Term Care Plans

<b>Allianz Life Insurance Company of North America</b> 800-950-7372 www.allianzlife.com	<b>Product Name</b>	<b>Generation Protector II</b>
	States available	Unavailable in: CA, Guam, PR
	Min. and max issue ages	18/84
	Range of benefits available for:	
	Nursing Home Care	7, 30, 60, 90, 180, or 365 days
	Home Care	0, 7, 60, 90, 180, 365 days
	Assisted Living	7, 60, 90, 180, 365 days
	Adult Day Care	7, 60, 90, 180, 365 days
	Age Limitations? / Maximum Daily Benefit?	None / \$500
	Inflation of Daily Benefit	Compound Lifetime: 5%, 4%, 3%; Simple Lifetime: 5%; Simple 20 years: 5%
	Benefit Periods	2, 3, 4, 5, 8 years or Lifetime
	Admission / benefit triggers	Chronically ill, as determined by licensed professional; Cognitive impaired; Unable to perform 2 of 6 ADLs; Have a level of disability similar to the level of disability described by inability to perform that number of ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Hospice care, Respite care

<b>Assurity Life Insurance Company</b> 800-276-7619 www.assurity.com	<b>Product Name</b>	<b>AssurityBalance Long-Term Care</b>
	States available	Unavailable in: NY, Guam, PR
	Min. and max issue ages	40/84
	Range of benefits available for:	
	Nursing Home Care	0, 30,90,180 days
	Home Care	0, 30,90,180 days
	Assisted Living	0, 30,90,180 days
	Adult Day Care	0, 30,90,180 days
	Age Limitations? / Maximum Daily Benefit?	Will go down to age 18 if part of a group / \$300
	Inflation of Daily Benefit	Compound Lifetime: 5; Simple Lifetime: N/A; Simple 20 years: N/A
	Benefit Periods	2, 3, 4, 5, 6, 10 years and lifetime.
	Admission / benefit triggers	Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Home modification, Homemaker services, Hospice care, Joint waiver of premium, Respite care, Shared benefits, Step-rated premium

<b>Equitable Life &amp; Casualty</b> 800-352-5170 www.EquiLife.com	<b>Product Name</b>	<b>EquiCare 2020</b>
	States available	Unavailable in: AK, CA, CT, FL, GA, HI, MA, MD, MN, NJ, NY, RI, VT, WA, WI, DC, VI, Guam, PR
	Min. and max issue ages	18/ 84
	Range of benefits available for:	
	Nursing Home Care	0, 30, 60, 90, 120, 150, 180, 365
	Home Care	0, 7, 30
	Assisted Living	0, 30, 60, 90, 120, 150, 180, 365
	Adult Day Care	0, 7, 30
	Age Limitations? / Maximum Daily Benefit?	None/ 500
	Inflation of Daily Benefit	Compound Lifetime: 3%, 5%; Simple Lifetime: 3%, 5%; Simple 20 years: N/A
	Benefit Periods	1, 2, 3, 4, 5, 10, unlimited
	Admission / benefit triggers	Chronically ill as determined by: inability to perform without substantial assistance at least 2 of 6 ADLs, due to loss of functional capacity or require substantial supervision to protect from threats to health & safety due to severe cognitive impairment; Have a level of disability similar to the level of disability described by inability to perform that # of ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Home modification, Home-maker services, Hospice and respite care, U-Star program, coaching & caregiver support program - provides access to array of health promotion & everyday life options - allows the insured to design, with the assistance of trained health professionals.

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<b>Genworth Life Insurance Company</b> 888-436-9678 www.genworth.com	<b>Product Name</b>	<b>Privileged Choice</b>
	States available	Unavailable in: CO
	Min. and max issue ages	18/ 84
	Range of benefits available for:	
	Nursing Home Care	30, 90 & 180
	Home Care	0
	Assisted Living	Same as Nursing Home
	Adult Day Care	Same as Home Care
	Age Limitations? / Maximum Daily Benefit?	None/ \$12,000 monthly
	Inflation of Daily Benefit	Compound Lifetime: 3% & 5%; Simple Lifetime: 5%; Simple 20 years: N/A
	Benefit Periods	24, 36, 48, 60, 72, 96, 120 months & unlimited
	Admission / benefit triggers	Chronically ill, as determined by: Cognitive impaired; Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Home modification, Homemaker services, Hospice and Respite care, Survivorship rider, If purchasing a Shared Plan, Joint waiver of premium is included. Shared plan also includes the couples discount in base price.
	Optional Riders	Return of Premium (Full & Graded), 7 year Survivorship, Restoration of Benefits
Average application processing time	N/A	

<b>John Hancock Life Insurance Company</b> 800-377-7311 www.johnhancockLTC.com	<b>Product Name</b>	<b>Custom Care II Enhanced</b>
	States available	Unavailable in: CA, FL, MD, NJ, TN, VI, Guam, PR
	Min. and max issue ages	18/84
	Range of benefits available for:	
	Nursing Home Care	20, 60, 90, 180, 365
	Home Care	20, 60, 90, 180, 365
	Assisted Living	20, 60, 90, 180, 365
	Adult Day Care	20, 60, 90, 180, 365
	Age Limitations? / Maximum Daily Benefit?	30, 60 day EP not available for ages 80+ / \$500
	Inflation of Daily Benefit	Compound Lifetime: 5%; Simple Lifetime: 5%; Simple 20 years: N/A
	Benefit Periods	2, 3, 4, 5, 6, 10, Lifetime
	Admission / benefit triggers	Cognitive impaired; Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Respite care
	Optional Riders	Double Coverage for Accident Benefit (to age 65), Return of Premium on Death (to age 65); Shared Care, Survivorship & Waiver of Premium, Waiver of Home Care EP, Additional Cash Benefit, Restoration of Benefits, Enhanced ROP on Death, Nonforfeiture, FamilyCare (joint policy)
Average application processing time	40 days	

<b>LifeSecure Insurance Company</b> 810-220-8770 www.YourLifeSecure.com	<b>Product Name</b>	<b>LifeSecure Individual LTC Insurance</b>
	States available	Unavailable in: CA, CT, MA, ME, NH, NJ, NY, RI, VT, VI, Guam, PR
	Min. and max issue ages	18/84
	Range of benefits available for:	
	Nursing Home Care	90 calendar days
	Home Care	90 calendar days
	Assisted Living	90 calendar days
	Adult Day Care	90 calendar days
	Age Limitations? / Maximum Daily Benefit?	N/A/\$667
	Inflation of Daily Benefit	Compound Lifetime: 3% or 5%
	Benefit Periods	N/A. Claim-eligible policyholders receive benefits for qualified services until the Benefit Bank is exhausted.
	Admission / benefit triggers	Chronically ill, as determined by: Cognitive impaired; Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Respite care
	Optional Riders	Money-Back Promise (Return of Premium Upon Death), Automatic 3% or 5% Compound Inflation Protection, Lapse Protection Benefit
Average application processing time	1 - 12 days, depending on additional requirements, such as APS or phone interview	

# Long-Term Care Plans

<b>MassMutual Financial Group</b> 800-767-1000 www.massmutual.com	<b>Product Name</b>	<b>SignatureCare 500</b>
	States available	Available in all states
	Min. and max issue ages	18/84
	Range of benefits available for:	
	Nursing Home Care	30, 60, 90, 180
	Home Care	30, 60, 90, 180
	Assisted Living	30, 60, 90, 180
	Adult Day Care	30, 60, 90, 180
	Age Limitations? / Maximum Daily Benefit?	Policy issue age is between 18-84 (age nearest birthday) / \$500
	Inflation of Daily Benefit	Compound Lifetime: 5%; Simple Lifetime: 5%; Simple 20 years: N/A
	Benefit Periods	2, 3, 4, 5, 6, 10, Lifetime
	Admission / benefit triggers	Chronically ill, as determined by: Cognitive impaired; Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Respite care
	Optional Riders	5%Compound/Simple Inflation, HCBS Monthly Benefit Rider, Indemnity, Enhanced Elimination Period, HCBS Waiver of the Elimination Period, Covered Partner Waiver of Premium, Paid-Up Survivor, Share Care, Restoration of Benefit, Shortened Nonforfeiture
Average application processing time	25 days	

<b>Metropolitan Life Insurance Company (MetLife)</b> www.metlife.com	<b>Product Name</b>	<b>MetLife LTC LifeStage Advantage</b>
	States available	Unavailable in: CA, FL, PA, VA, VT, VI, Guam, PR
	Min. and max issue ages	18/84
	Range of benefits available for:	
	Nursing Home Care	100 calendar days
	Home Care	100 calendar days
	Assisted Living	100 calendar days
	Adult Day Care	100 calendar days
	Age Limitations? / Maximum Daily Benefit?	GPO only available ages 18-61 / LifeStage Advantage offers a monthly benefit. The maximum monthly benefit available is \$15,000. State variations apply.
	Inflation of Daily Benefit	Compound Lifetime: 3% & 5%
	Benefit Periods	LifeStage Advantage offers a maximum lifetime benefit of \$1 million. State variations apply.
	Admission / benefit triggers	Chronically ill, as determined by: a licensed health care practitioner; Cognitive impaired; Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Homemaker services, Return of Premium Upon Death up to age 70, Calendar Day EP, and a monthly payout. We do not cover informal care.
	Optional Riders	Shared Care Rider, Cash Benefit Rider, and Nonforfeiture.
Average application processing time	21 days	

<b>Mutual of Omaha Insurance Company</b> 402-342-7600 www.mutualofomaha.com	<b>Product Name</b>	<b>Mutual Care My Way</b>
	States available	Unavailable in: CA, MA, MD, NJ, PA, RI, TN, TX, VA, VT, WA, Guam, PR
	Min. and max issue ages	18/79
	Range of benefits available for:	
	Nursing Home Care	0, 30, 60, 90, 180, 365
	Home Care	0, 30, 60, 90, 180, 365
	Assisted Living	0, 30, 60, 90, 180, 365
	Adult Day Care	0, 30, 60, 90, 180, 365
	Age Limitations? / Maximum Daily Benefit?	None/ \$500 a day offered as Monthly \$1,500 to \$15,000 in \$500 increments with 35% cash built-in
	Inflation of Daily Benefit	Compound Lifetime: 3%,4%,5%, 5% for 20 years; Simple Lifetime 5%; Simple 20 years: N/A
	Benefit Periods	2, 3, 4, 5, 6, 8 years and lifetime
	Admission / benefit triggers	Unable to perform ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Respite care, Survivorship rider, Survivorship is offered as a rider
	Optional Riders	Joint waiver of premium, shared benefits, waiver elim HHC, ROP at Death, ROP at Death less claims paid, ROP at Death less claims paid before age 65, 5-year rate guarantee, restoration of benefits, additional benefit for injury
Average application processing time	24 days	

# Long-Term Care Plans

<b>Nationwide Financial</b> www.nationwide.com	<b>Product Name</b>	<b>Long Term Care Rider</b>
	States available	Unavailable in: Guam
	Min. and max issue ages	21/80
	Range of benefits available for:	
	Nursing Home Care	90
	Home Care	90
	Assisted Living	90
	Adult Day Care	90
	Age Limitations? / Maximum Daily Benefit?	None/ Benefit paid is the lesser of 2% per month of the LTC Specified Amount and the HIPAA per diem amount, on a monthly basis.
	Inflation of Daily Benefit	N/A
	Benefit Periods	Benefit paid is the lesser of 2% per month of the LTC Specified Amount and the HIPAA per diem amount, on a monthly basis. Total benefit chosen may be up to 100% of Specified Amount.
	Admission / benefit triggers	Cognitive impaired; Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Assisted living facility, Bed reservation, Hospice care

<b>The State Life Insurance Company</b> 800-275-5101 www.assetbasedltc.com	<b>Product Name</b>	<b>Asset-Care</b>
	States available	Unavailable in: MT, NY, PA, VI, Guam, PR
	Min. and max issue ages	40/80
	Range of benefits available for:	
	Nursing Home Care	60
	Home Care	60
	Assisted Living	60
	Adult Day Care	60
	Age Limitations? / Maximum Daily Benefit?	Maximum age 80 / N/A
	Inflation of Daily Benefit	Compound Lifetime: 3% & 5%; Simple Lifetime: 3% or 5%; Simple 20 years: N/A
	Benefit Periods	25, 33, 50, 100 months or Lifetime
	Admission / benefit triggers	Chronically ill, as determined by: A licensed health care practitioner; Cognitive impaired; Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Assisted living facility, Bed reservation, Home modification, Homemaker services, Hospice care, Joint waiver of premium, Respite care, Shared benefits, Survivorship rider, Whole life with guaranteed cash value growth and guaranteed death benefit

<b>United of Omaha Insurance Company</b> 402-342-7600 www.mutualofomaha.com	<b>Product Name</b>	<b>Assured Solutions Gold</b>
	States available	Unavailable in: CA, MA, MD, NJ, PA, RI, TN, TX, VA, VT, WA, Guam, PR
	Min. and max issue ages	18/79
	Range of benefits available for:	
	Nursing Home Care	0, 30, 60, 90, 180, 365
	Home Care	0, 30, 60, 90, 180, 365
	Assisted Living	0, 30, 60, 90, 180, 365
	Adult Day Care	0, 30, 60, 90, 180, 365
	Age Limitations? / Maximum Daily Benefit?	None / \$500 a day offered as Monthly \$1,500 to \$15,000 in \$500 increments with 40% cash built-in
	Inflation of Daily Benefit	Compound Lifetime: 5% for 20 years; Simple Lifetime: 5%; Simple 20 years: N/A
	Benefit Periods	2, 3, 4, 5, 6, 8 years and Lifetime
	Admission / benefit triggers	Unable to perform 2 of 6 ADLs
	Additional type of benefits provided for base policy:	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Respite care, Shared benefits, Survivorship rider, Survivorship is offered as a rider

	Optional Riders	Joint waiver of premium, shared benefits, waiver of elim for HHC, increase cash benefit, restoration of benefits, ROP at death (less claims paid), rate guarantees
	Average application processing time	24 days