

# Long Term Care Insurance Source List

<b>ALLIANZ LIFE OF NORTH AMERICA</b>	<b>WWW.ALLIANZLIFE.COM</b>	<b>800-950-7372</b>
--------------------------------------	----------------------------	---------------------

Policy name	Generation Protector II
Availability; Issue ages	All except CA HI MA NY; 18-84
What is the benefit range and periods?	\$50-\$500 daily benefit in \$10 increments; 2, 3, 4, 5, 8 years or lifetime
What are the in-home care benefits?	70%, 100%, or 130%
What are the benefit triggers?	2 out of 6 activities of daily living (ADLs)
How are benefits paid?	Reimbursement or can choose up to full indemnity
Is this policy tax qualified?	Yes

<b>ASSURITY LIFE INSURANCE COMPANY</b>	<b>WWW.ASSURITY.COM</b>	<b>888-505-3980</b>
--	-------------------------	---------------------

Policy name	AssurityBalance Long-Term Care
Availability; Issue ages	All except FL NY VT; 40 - 84
What is the benefit range and periods?	\$40 - \$300 per day; 2, 3, 4, 5, 6, 10 years and lifetime.
What are the in-home care benefits?	In-home care from licensed agency or independent caregiver
What are the benefit triggers?	Unable to perform 2 of 6 ADLs or severe cognitive impairment
How are benefits paid?	Reimbursement.
Is this policy tax qualified?	Yes

<b>ASSURITY LIFE INSURANCE COMPANY</b>	<b>WWW.ASSURITY.COM</b>	<b>402-437-3774</b>
--	-------------------------	---------------------

Policy name	AssurityBalance Long-Term Care Insurance
Availability; Issue ages	All except FL NY VT; 40-84
What is the benefit range and periods?	\$40-\$300 daily; 2, 3, 4, 5, 6, 10 years and lifetime
What are the in-home care benefits?	Professional and homemaker services, hospice and adult day care - 100% up to daily benefit
What are the benefit triggers?	Unable to perform 2 of 6 ADLs for a period of 90 days, or severe cognitive impairment
How are benefits paid?	Reimbursement. Facility-only portion paid on an indemnity basis
Is this policy tax qualified?	Yes

<b>BANKERS LIFE AND CASUALTY COMPANY</b>	<b>WWW.BANKERSLIFE.COM</b>	<b>800-231-9150</b>
--	----------------------------	---------------------

Policy name	Tax-Qualified Essential Long Term Care Policy GR-N520
Availability; Issue ages	All except CA CT NY RI; 18-89
What is the benefit range and periods?	\$40 - \$400; 365, 730, 1095, 1460, 1825, 2190, 2920 days/unlimited
What are the in-home care benefits?	Home health care, qualified HHC provider, personal care, homemaker, adult day care, portable therapeutic
What are the benefit triggers?	Functional incapacity expected to last 90 days, severe cognitive impairment
How are benefits paid?	Reimbursement
Is this policy tax qualified?	Yes

<b>BANKERS LIFE AND CASUALTY COMPANY</b>	<b>WWW.BANKERSLIFE.COM</b>	<b>800-231-9150</b>
--	----------------------------	---------------------

Policy name	Tax-Qualified Long Term Care Policy GR-N550
Availability; Issue ages	All except CA NY; 18-89
What is the benefit range and periods?	\$40 - \$400; 365, 500, 730, 1000, 1095, 1460, 1500, 1825, 2000, 2190, 2500, 2920 days/unlimited
What are the in-home care benefits?	HHC agency or qualified provider, personal care, homemaker, incidental to personal care, adult day care
What are the benefit triggers?	Functional incapacity expected to last 90 days, severe cognitive impairment
How are benefits paid?	Reimbursement
Is this policy tax qualified?	Yes

\*Editor's note: this source list represents those companies that chose to participate and that responded by the deadline.

<b>BERKSHIRE LIFE INSURANCE CO OF AMERICA</b>	<b>WWW.BIRKSHIRELIFE.COM</b>	<b>888-505-8743</b>
---	------------------------------	---------------------

Policy name	Care ProVider
Availability; Issue ages	All; 40 - 84
What is the benefit range and periods?	\$50 - \$350 daily benefit; 3, 4, 5 years and lifetime
What are the in-home care benefits?	Home/community care services, caregiver training, optional care coordination, personal care advisor
What are the benefit triggers?	Unable to perform 2 of the 6 ADLs, severe cognitive impairment
How are benefits paid?	Indemnity/reimbursement/monthly benefit rider
Is this policy tax qualified?	Yes

<b>EQUITABLE LIFE &amp; CASUALTY</b>	<b>WWW.EQLIFE.COM</b>	<b>800-352-5121</b>
--------------------------------------	-----------------------	---------------------

Policy name	EquiCare 2020
Availability; Issue ages	All except AK CA CT DE DC FL G T WA WI; 18-84
What is the benefit range and periods?	\$50 - \$500; 1, 2, 3, 4, 5, 10 years/unlimited
What are the in-home care benefits?	All levels of home care, adult day care and hospice
What are the benefit triggers?	Unable to perform at least two ADLs, severe cognitive impairment
How are benefits paid?	Reimbursement
Is this policy tax qualified?	Yes

<b>GENWORTH LIFE INSURANCE COMPANY</b>	<b>WWW.GENWORTH.COM</b>	<b>888-456-8240</b>
--	-------------------------	---------------------

Policy name	Privileged Choice
Availability; Issue ages	All; 18-79
What is the benefit range and periods?	\$1,500 - \$12,000 per month; 24, 36, 48, 60, 72, 96, 120 months/lifetime
What are the in-home care benefits?	100% of ????????
What are the benefit triggers?	2 of 6 ADLs or severe cognitive impairment
How are benefits paid?	Reimbursement
Is this policy tax qualified?	Yes

<b>GOLDENCARE USA</b>	<b>WWW.GOLDENCAREAGENT.COM</b>	<b>800-842-7799</b>
-----------------------	--------------------------------	---------------------

Policy name	FlexibleBenefitLTC
Availability; Issue ages	All except CA CT DC FL NJ NY; 18-89
What is the benefit range and periods?	\$50 - \$400; 1-8 years at half year intervals and unlimited
What are the in-home care benefits?	50%, 75%, 100%, 125% of the nursing home benefit
What are the benefit triggers?	2 of 6 ADL's and cognitive impairment
How are benefits paid?	Reimbursement
Is this policy tax qualified?	Yes

<b>GREAT AMERICAN LIFE</b>	<b>WWW.GALIC.COM</b>	<b>800-325-9876</b>
----------------------------	----------------------	---------------------

Policy name	FlexibleBenefitLTC
Availability; Issue ages	All except CA CT DC FL NJ NY; 18-89
What is the benefit range and periods?	\$50 - \$400; 1-8 years at half year intervals and unlimited
What are the in-home care benefits?	50% 75% 100% 125% of the nursing home benefit
What are the benefit triggers?	2 of 6 ADL's and cognitive impairment
How are benefits paid?	Reimbursement
Is this policy tax qualified?	Yes

<b>GUARANTY INCOME LIFE INSURANCE COMPANY</b>		<b>WWW.GILICO.COM</b>	<b>800-535-8110</b>
Policy name	AnnuCare®		
Availability; Issue ages	All except AK, CN, DE, ID, HI, KA, ME, MD, NJ, NY, PA, RI, SD, VT, VA, WI; 0-85		
What is the benefit range and periods?	\$50 - \$410 daily maximum benefit; Approximately 6 years.		
What are the in-home care benefits?	Home health care is paid up to 100% of the daily maximum benefit		
What are the benefit triggers?	Unable to perform 2 of 6 ADLs for a period of at least 90 days, severe cognitive impairment		
How are benefits paid?	Reimbursement based on the daily maximum benefit and the bucket of funds		
Is this policy tax qualified?	Yes		

<b>LIFESECURE INSURANCE COMPANY</b>		<b>WWW.YOURLIFESECURE.COM</b>	<b>810-220-4613</b>
Policy name	Long Term Care Insurance		
Availability; Issue ages	All except AK, CA, CN, KA, NJ, PA, RI, VT, ME; 18-84		
What is the benefit range and periods?	\$75,000 - \$1,000,000 benefit bank; 1%, 2% or 3% of benefit bank amount, monthly		
What are the in-home care benefits?	Up to 100% of monthly benefit for licensed HHC services. Up to 50% for home care by family members/friends		
What are the benefit triggers?	Inability to perform 2 of 6 ADLs, severe cognitive impairment		
How are benefits paid?	Reimbursement only, plus informal care		
Is this policy tax qualified?	Yes		

<b>LINCOLN FINANCIAL GROUP</b>		<b>WWW.LFG.COM</b>	<b>877-533-0104</b>
Policy name	MoneyGuard Reserve		
Availability; Issue ages	All except UT WA; 30-80		
What is the benefit range and periods?	\$25,000-750,000; 4-7 years		
What are the in-home care benefits?	Skilled nursing/professional care services, personal care to assist with ADL's up to the monthly maximum		
What are the benefit triggers?	Unable to perform 2 out of 6 ADLs without substantial assistance for 90 days		
How are benefits paid?	Reimbursed up to the monthly maximum		
Is this policy tax qualified?	Yes		

<b>MASSMUTUAL</b>		<b>WWW.LTCMASSMUTUAL.COM</b>	<b>800-767-1000</b>
Policy name	SignatureCare 500		
Availability; Issue ages	All except CA FL UT VT; 18-84		
What is the benefit range and periods?	Minimum \$50, maximum \$400/\$500 (\$500 per day applies to AL, NY, CT); 2, 3, 4, 5, 6, 10 years and lifetime		
What are the in-home care benefits?	In-home care provided through a HHC agency or independent home health caregiver		
What are the benefit triggers?	Unable to perform 2 out of the 6 ADLs		
How are benefits paid?	Reimbursement or indemnity (optional)		
Is this policy tax qualified?	Yes		

<b>MEDAMERICA INSURANCE COMPANY</b>		<b>WWW.MEDAMERICALT.COM</b>	<b>800-724-1582</b>
Policy name	CareDirections Simplicity		
Availability; Issue ages	CA MO NC; 18-85		
What is the benefit range and periods?	\$2,100 - \$12,000 cash monthly benefit; 2, 3, 4, 5, 7 years and unlimited		
What are the in-home care benefits?	No restrictions or limitations. Do not need to incur charges or submit bills to receive benefit		
What are the benefit triggers?	Standard HIPAA TQ definition		
How are benefits paid?	Cash		
Is this policy tax qualified?	Yes		

<b>METROPOLITAN LIFE INSURANCE COMPANY</b>		<b>WWW.METLIFE.COM</b>	<b>888-776-3882</b>
Policy name	LifeStage Advantage(sm)		
Availability; Issue ages	All except CA, FL, ID, HI, MA, MD, NJ, NY, PA, TN, TX, VT, VA; 18-84		
What is the benefit range and periods?	\$3,000-\$15,000/month; No choice of benefit periods, but choice of total benefit amount from \$75,000-\$1MM		
What are the in-home care benefits?	100% up to monthly benefit amount		
What are the benefit triggers?	Inability to perform 2 out of 6 ADLs for at least 90 days, or a severe cognitive impairment		
How are benefits paid?	Reimbursement or cash payment depending on coverage plan selected		
Is this policy tax qualified?	Yes		

<b>METROPOLITAN LIFE INSURANCE COMPANY</b>		<b>WWW.METLIFE.COM</b>	<b>888-776-3882</b>
Policy name	VIP2 Policy Series		
Availability; Issue ages	All; 18-84		
What is the benefit range and periods?	\$50-\$400 per day in \$10 increments; 2, 3, 4, 5, or 7 years		
What are the in-home care benefits?	50%, 75% or 100% of nursing home benefit amount		
What are the benefit triggers?	Inability to perform 2 out of 6 ALDs for at least 90 days, or a severe cognitive impairment		
How are benefits paid?	Reimbursement, indemnity or cash depending upon policy/coverage plan selected		
Is this policy tax qualified?	Yes		

<b>MINNESOTA LIFE INSURANCE COMPANY</b>		<b>WWW.MINNESOTALIFE.COM</b>	<b>800-395-2774</b>
Policy name	Option 2 LTC Guard		
Availability; Issue ages	All except AL NY; 40-84		
What is the benefit range and periods?	\$40-\$300 daily benefit; 2, 3, or 5 years and lifetime		
What are the in-home care benefits?	Adult day care & home health care, respite care, caregiver training benefit, coordination of benefits		
What are the benefit triggers?	Assistance with 2 out of the 6 ALDs or a severe cognitive impairment		
How are benefits paid?	Home care portion paid using reimbursement, facility portion paid using indemnity		
Is this policy tax qualified?	Yes		

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>		<b>WWW.MUTUALOFOMAHA.COM</b>	<b>800-693-6083</b>
Policy name	LTC II		
Availability; Issue ages	All; 18-79		
What is the benefit range and periods?	\$50 - 400 (\$500 in NY); 2, 3, 4, 5 years and lifetime		
What are the in-home care benefits?	Care giver training, home modification, durable equipment, emergency alert, informal caregiver		
What are the benefit triggers?	2 of 6 ADLs or cognitive impairment		
How are benefits paid?	Reimbursement		
Is this policy tax qualified?	Yes		

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>		<b>WWW.MUTUALOFOMAHA.COM</b>	<b>800-693-6083</b>
Policy name	Mutual Care		
Availability; Issue ages	All except CA FL HI NY; 18-79		
What is the benefit range and periods?	\$100 - \$300 daily benefit; 3 and 5 years		
What are the in-home care benefits?	Caregiver training, home modification, durable equipment, emergency alert, informal caregiver		
What are the benefit triggers?	2 of 6 ADLs or cognitive impairment		
How are benefits paid?	Reimbursement		
Is this policy tax qualified?	Yes		

<b>NATIONWIDE FINANCIAL</b>		<b>WWW.NATIONWIDEFINANCIAL.COM</b>	<b>800-321-6064</b>
Policy name	Long Term Care Rider on Universal and Variable Universal Life Policies		
Availability; Issue ages	All except MN MT WA; 35-80		
What is the benefit range and periods?	Lesser of 2%/month of specified amount or HIPAA per diem amount; Elimination period-90 days over 730 days		
What are the in-home care benefits?	Home health care, hospice care, adult day care		
What are the benefit triggers?	Dependent in performing 2 of 6 ADLs, or cognitive impairment		
How are benefits paid?	Indemnity style plan		
Is this policy tax qualified?	Yes		

<b>NEW YORK LIFE</b>		<b>WWW.NEWYORKLIFE.COM</b>	<b>800-224-4582</b>
Policy name	LTCSelect Premier		
Availability; Issue ages	All; 18-85		
What is the benefit range and periods?	\$50-\$400 with some state variations; 2, 3, 4, 5, 7, 10 years or unlimited with some state variations		
What are the in-home care benefits?	Percentage of nursing home maximum daily benefit. Some state variations apply		
What are the benefit triggers?	Inability to perform 2 or more ADLs expected to last at least 90 days, or severe cognitive impairment		
How are benefits paid?	Reimbursement		
Is this policy tax qualified?	Yes		

<b>RAMPART AMERICA, LLC.</b>		<b>WWW.RAMPARTAMERICA.COM</b>	<b>800-221-3623</b>
Policy name	Long Term Care		
Availability; Issue ages	All; 18-85		
What is the benefit range and periods?	\$50 - \$500 daily; 2 years - unlimited		
What are the in-home care benefits?	50 - 150% in-home care		
What are the benefit triggers?	2 of 6 ADL's or cognitive impairment		
How are benefits paid?	Reimbursement, indemnity, cash		
Is this policy tax qualified?	Yes		

<b>THE MEDAMERICA COMPANIES</b>		<b>WWW.MEDAMERICALT.COM</b>	<b>800-724-1582</b>
Policy name	Simplicityii		
Availability; Issue ages	All except CA MO NC; 18-85		
What is the benefit range and periods?	\$100,000 - \$1,000,000 cash benefit accounts; No durations		
What are the in-home care benefits?	No restrictions or limitations. Do not need to incur charges or submit bills to receive benefit		
What are the benefit triggers?	Standard HIPAA TQ definition		
How are benefits paid?	Cash paid monthly in advance		
Is this policy tax qualified?	Yes		

<b>THE PRUDENTIAL INSURANCE COMPANY OF AMERICA</b>		<b>WWW.PRUDENTIAL.COM</b>	<b>800-732-0416</b>
Policy name	PRUDENTIAL LTC3		
Availability; Issue ages	All except HI; 18-79		
What is the benefit range and periods?	50-500 per day; 2, 3, 4, 5, 6, 10 years and unlimited		
What are the in-home care benefits?	50%, 75%, 100%, 150% of facility benefits		
What are the benefit triggers?	Standard HIPAA definition. 2 out of 6 ALDs or cognitive impairment		
How are benefits paid?	Reimbursement and/or cash. 40% cash alternative benefit built in. Cash benefit rider 100% available		
Is this policy tax qualified?	Yes		

<b>THE STATE LIFE INSURANCE COMPANY</b>		<b>WWW.ONEAMERICA.COM</b>	<b>800-275-5101</b>
Policy name	Annuity Care (rball)		
Availability; Issue ages	All except CT MT NH NY; 50-85		
What is the benefit range and periods?	Based on premium submitted, annuity-based LTC with PPA endorsement; 36 months, 72 months, lifetime option		
What are the in-home care benefits?	Same as facility benefits, 100% of monthly benefit limit		
What are the benefit triggers?	2 of 6 ADLs or cognitive impairment		
How are benefits paid?	Reimbursement		
Is this policy tax qualified?	Yes after 1/1/2010		

<b>THE STATE LIFE INSURANCE COMPANY</b>		<b>WWW.ONEAMERICA.COM</b>	<b>800-275-5101</b>
Policy name	Asset-Care (rball)		
Availability; Issue ages	All except MT NJ NY; 40-80		
What is the benefit range and periods?	Based on premium submitted, whole-life based LTC coverage; 25, 33, 50, 66 and 100 months, or lifetime		
What are the in-home care benefits?	Same as facility benefits, 100% of monthly benefit limit		
What are the benefit triggers?	2 of 6 ADLs or cognitive impairment		
How are benefits paid?	Reimbursement		
Is this policy tax qualified?	Yes		

<b>UNDERWRITERS MARKETING SERVICE</b>		<b>WWW.CALLUMS.COM</b>	<b>800-524-1774</b>
Policy name	Long Term Care		
Availability; Issue ages	All; 18-84		
What is the benefit range and periods?	\$50-\$400; 2, 3, 4, 5, 6, 7, 8, 10 year or lifetime		
What are the in-home care benefits?	50%, 70%, 100% or 130%		
What are the benefit triggers?	2 of 6 ADLS or cognitive impairment		
How are benefits paid?	reimbursement, indemnity or cash		
Is this policy tax qualified?	Yes		

<b>UNITED OF OMAHA</b>		<b>WWW.MUTUALOFOMAHA.COM</b>	<b>800-693-6083</b>
Policy name	Assured Solutions Plus		
Availability; Issue ages	All except CA HI NY; 18-79		
What is the benefit range and periods?	\$50-500 daily benefit; 2, 3, 4, 5, 6, 8 years and lifetime		
What are the in-home care benefits?	Caregiver training, home modification, emergency alert, professional home care (double benefits, cash benefits)		
What are the benefit triggers?	2 of 6 ADLs or cognitive impairment		
How are benefits paid?	Reimbursement		
Is this policy tax qualified?	Yes		

<b>UNUM</b>		<b>WWW.UNUM.COM</b>	<b>800-421-0344</b>
Policy name	GLTC Advantage		
Availability; Issue ages	All; 18-80		
What is the benefit range and periods?	\$1,000-\$9,000; 2, 3, 4, 5, 6, 10 years and lifetime		
What are the in-home care benefits?	Professional home & community care (offered at 50%, 75% or 100% of the LTC facility benefit amount)		
What are the benefit triggers?	Unable to perform 2 out of 6 ADLs, physician-recommended, cognitive impairment		
How are benefits paid?	Indemnity and reimbursement options available		
Is this policy tax qualified?	Yes		