

SMA LTCI SOURCE LIST 2.10

Company Name: Assurity Life Insurance Company

Phone number: 888-505-3980

Website: www.Assurity.com

Policy name: AssurityBalance

Availability: All States Except FL NY

Issue ages? 40-84

What is the benefit range? \$40 - \$300 per day Facility Care Only Policy or Comprehensive Policy (includes Facility Care and Home and Community Based Care services)

What are the benefit periods? 2-year, 3-year, 4-year, 5-year, 6-year, 10-year, or Lifetime

What are the in-home care benefits? In-home Care provided through a licensed Home Health Care agency or Independent Home Health Caregiver. Home modifications under Alternative Plan of Care. Caregiver Training, Adult Daycare, Respite Care Hospice. Care Coordination/Personal Care Advisor available.

What are the benefit triggers? Unable to perform 2 of 6 Activities of daily living or Cognitive Impairment

How are benefits paid? (indemnity/reimbursement/other) Benefits are paid on a Reimbursement basis. The Facility Care Only Indemnity Benefit Rider or The Facility Care and Home and Community Based Care Indemnity Benefit Rider are available at an additional cost and will allow for the policy to be paid on an Indemnity basis respectively.

Is this policy tax qualified? Yes

Company Name Bankers Life and Casualty Company

Phone number: 800-231-9150

Website: www.bankerslife.com

Policy name: Tax-Qualified Long Term Care Policy GR-N650

Availability: AL AK AZ AR DC GA ID IL IA LA ME MI NH NM NC OH RI SC SD UT WV WY

Issue ages? 18-89

What is the benefit range? \$40 - \$400

What are the benefit periods? 365, 500, 730, 1000, 1095, 1460, 1500, 1825, 2000, 2190, 2500, 2920 days or Unlimited (benefit maximum in dollars)

What are the in-home care benefits? Services provided by a Home Health Care Agency or Qualified HHC provider, Personal Care Services, Homemaker Services Incidental to Personal Care Services, Adult Day Care, Hospice Care, Respite Care, Caregiver Training, Monitoring Equipment, Equipment Rental, Home Modifications.

What are the benefit triggers? Functional Incapacity which is expected to last for 90 days (the need for stand-by or hands-on assistance in performing at least 2 of 6 ADLs); OR Severe Cognitive Impairment

How are benefits paid? (indemnity/reimbursement/other) Reimbursement

Is this policy tax qualified? Yes

Company Name: Berkshire Life Insurance Company

Phone number: 888-505-8743

Website: www.berkshirelife.com

Policy name: Care ProVider

Availability: CA FL NY

Issue ages? 40-84

What is the benefit range? \$50 - \$300

What are the benefit periods? 3-year, 4-year, 5-year, Lifetime

What are the in-home care benefits? In-home care provided through a licensed Home Health Care Agency or Independent Home Health Caregiver. Home modifications available under Alternative Plan of Care. Caregiver Training, Adult Daycare, Respite Care, Hospice Care. Care Coordination/Personal Care Advisor available.

What are the benefit triggers? Unable to perform 2 of 6 Activities of Dailey Living or Severe Cognitive Impairment.

How are benefits paid? (indemnity/reimbursement/other) Reimbursement, with optional Indemnity Benefit Rider available.

Is this policy tax qualified? Yes

Company Name: Berkshire Life Insurance Company

Phone number: 888-505-8743

Website: www.berkshirelife.com

Policy name: LTC Choice ProVider

Availability: All States Except CA FL NY

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Issue ages? 40-84

What is the benefit range? \$50 - \$400

What are the benefit periods? 3-year, 4-year, 5-year, 6-year, Lifetime

What are the in-home care benefits? In-home care provided through a licensed Home Health Care Agency or Independent Home Health Caregiver. Home modifications available under Alternative Plan of Care. Caregiver Training, Adult Daycare, Respite Care, Hospice Care. Care Coordination/Personal Care Advisor available.

What are the benefit triggers? Unable to perform 2 of 6 Activities of Daily Living or Severe Cognitive Impairment.

How are benefits paid? (indemnity/reimbursement/other) Reimbursement, with optional Indemnity Benefit Rider available.

Is this policy tax qualified? Yes

Company Name: Equitable Life & Casualty

Phone number: 800-352-5170

Website: www.EquiLife.com

Policy name: EquiCare 2020

Availability: All States Except AK CA CT DC FL GA HI MD MA MI MN NJ NY RI VT WA WI

Issue ages? 18-84

What is the benefit range? \$50-\$500 in \$10 increments

What are the benefit periods? 1,2,3,4,5,10 and unlimited

What are the in-home care benefits? Home Care Services include nursing care, physical therapy, occupational therapy, speech therapy, medical-social services, nutritionist services, supervision services, and hospice provided in the home. Also included are homemaker services for one or more of the following personal support services provided: meal preparation, laundry, light housekeeping, shopping for food, medications or medical supplies, and transportation for medical appointments.

What are the benefit triggers? You cannot perform without the Substantial Assistance, at least 2 activities of daily living for a period that is expected to last at least 90 consecutive days, due to your loss of functional capacity; or you require substantial supervision to protect yourself from threats to your health and safety due to your severe cognitive impairment, and we receive the written assessment and certification of a licensed health care practitioner designated by us of your inability to perform 2 or more ADLs or of your severe cognitive impairment.

How are benefits paid? (indemnity/reimbursement/other) reimbursement

Is this policy tax qualified? Yes

Company Name: First American Insurance Underwriters

Phone number: 781-449-6800

Website: www.faiu.com

Policy name: Long Term Care Insurance

Availability: All States

Issue ages? 40-80

What is the benefit range? \$100.00/day plus

What are the benefit periods? 5 years - Unlimited

What are the in-home care benefits? 100% HHC

What are the benefit triggers? 2 of 6 ADL's

How are benefits paid? (indemnity/reimbursement/other) Any

Is this policy tax qualified? No

Company Name: Guaranty Income Life Insurance Company

Phone number: 800-535-8110

Website: www.gilico.com

Policy name: Annuicare®

Availability: AL AZ AR CA CO FL GA IL IN IA KY LA MI MS MO MT NE NV NM NC ND OH OK OR SC TN TX UT WY

Issue ages? 0-85

What is the benefit range? \$50-\$410 daily maximum benefit

What are the benefit periods? One benefit period - approximately 6 years. Daily maximum benefit and depletion of bucket of funds determines benefit period.

What are the in-home care benefits? Home Health Care is paid up to 100% of the daily maximum benefit.

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What are the benefit triggers? The insured must be certified by a Licensed Health Care Practitioner as: Being unable to perform, without substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days due to loss of functional capacity; or Having a severe cognitive impairment, such as Alzheimer's Disease.

How are benefits paid? (indemnity/reimbursement/other) Reimbursement based on daily maximum benefit and bucket of funds.

Is this policy tax qualified? Yes

Company Name: John Hancock Life Insurance Company (U.S.A.)

Phone number: 800-733-7311

Website: www.johnhancockLTC.com

Policy name: Custom Care II Enhanced

Availability: All States Except CA FL MD NJ TN

Issue ages? 18-84

What is the benefit range? \$50-500/day (\$50-250 for ages 80+)

What are the benefit periods? 2, 3, 4, 5, 6, 10 years, and Lifetimes

What are the in-home care benefits? Skilled services from a professional care provider, and/or home health aide or an approved independent home health care provider.

What are the benefit triggers? 2 out of 6 activities of daily living

How are benefits paid? (indemnity/reimbursement/other) Reimbursement

Is this policy tax qualified? Yes

Company Name: Lincoln National Life

Phone number: 860-466-1000

Website: www.LFG.com

Policy name: Lincoln MoneyGuard® Reserve

Availability: All States Except UT WA

Issue ages? Policy issue classes: smoker or non smoker, ages 30-80

What is the benefit range? Policy face amounts range from \$25,000 to \$500,000.

What are the benefit periods? Long Term Care coverage can range from 2 years up to 7 years; dependent upon choice of riders and coverage. Convalescent Care Accelerated Benefits Rider (CCBR) is issued with 2 or 3 years of coverage, Extension of Benefits Rider can start upon the termination of the CCBR coverage and continues with LTC coverage for an additional 2 or 4 years. Inflation protection is available and can be issued as simple or compounding protection. If Long Term Care is not used the policy will produce a death benefit. What are the in-home care benefits? Yes, Adult Day Care, Care Planning Service, Care Giver Training, Home Health Care Service, Hospice Services, Personal Care Services, Respite Care Services, Alternative Care Services, Non-Continual Alternative Care Services. This list is not inclusive of all services covered under LTC allowance, just those that can be provided in-home.

What are the benefit triggers? Long Term Care Benefits are triggered if the following occurs: The insured is Chronically Ill and the illness is expected to continue for at least 90 days. Chronically Ill is defined as the insured 1) Being unable to perform (without substantial assistance) at least 2 of the following activities of daily living (Bathing, Continence, Dressing, Eating, Toileting, Transferring) 2) Requiring substantial supervision to protect themselves from threats to health and safety due to severe cognitive impairment.

How are benefits paid? (indemnity/reimbursement/other) Long Term Care benefits are paid through reimbursement.

Is this policy tax qualified? Yes

Company Name: LTCI Partners, LLC

Phone number: 800-245-8108

Website: www.ltcipartners.com

Policy name: long-term care insurance

Availability: All States

Issue ages? 18-84

What is the benefit range? \$50 - \$500 per day

What are the benefit periods? 2 years - unlimited

What are the in-home care benefits? Varies

What are the benefit triggers? 2 of 6 activities of daily living

How are benefits paid? (indemnity/reimbursement/other) Reimbursement or indemnity

Is this policy tax qualified? Yes

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Company Name: MassMutual Financial Group

Phone number: 800-767-1000

Website: www.massmutual.com

Policy name: SignatureCare 500

Availability: All States

Issue ages? 18-84 (age nearest)

What is the benefit range? \$50 to \$400 per day (actual policy minimum and maximums vary by state) \$500 per day maximum applies only to NY, CT and AK.

What are the benefit periods? 2yr, 3yr, 4yr, 5yr, 6yr, 10yr and Lifetime

What are the in-home care benefits? In-home care provided through a Home Health Care Agency or Independent Home Health Caregiver.

Includes: -Homemaker Services -Adult Day Care -Hospice Care -Respite Care -Caregiver Training and Waiver of Premium

What are the benefit triggers? Activities of Daily Living are: -Bathing -Continence -Dressing -Eating -Toileting -Transferring

How are benefits paid? (indemnity/reimbursement/other) Reimbursement or Indemnity (optional)

Is this policy tax qualified? Yes

Company Name: MedAmerica Insurance Company

Phone number: 800-724-1582

Website: www.MedAmericaLTC.com

Policy name: CareDirections Simplicity

Availability: CA MO NC

Issue ages? 18-85

What is the benefit range? \$2,100 - \$12,000 Cash Monthly Benefit

What are the benefit periods? 24, 36, 48, 60, 84, Unlimited

What are the in-home care benefits? No restrictions or limitations. Do not need to incur charges or submit bills to receive benefit.

Monthly cash benefit is paid once insured is certified for benefit eligibility.

What are the benefit triggers? Standard HIPAA TQ definition

How are benefits paid? (indemnity/reimbursement/other) Cash

Is this policy tax qualified? Yes

Company Name: Metropolitan Life Insurance Company

Phone number: 888-776-3882

Website: www.metlife.com

Policy name: MetLife LTC LifeStage Advantage(sm)

Availability: All States Except CA FL VT

Issue ages? 18-84

What is the benefit range? \$3,000 - \$15,000 per month in \$3,000 increments. Not all monthly benefit amounts are available with all total benefit amounts. State variations may apply.

What are the benefit periods? LifeStage Advantage does not offer a choice of benefits period, but instead gives a choice of Total Benefit Amount. The Total Benefit Amount choices are: \$75,000, \$100,000, \$200,000, \$300,000, \$400,000, \$500,000 or \$1MM. Not all monthly benefit amounts are available with all total benefit amounts. State variations may apply.

What are the in-home care benefits? Coverage for in-home care would be 100% up to the monthly benefit amount. Home care benefits include advisory services; nursing care; home care aide services; homemaker services; hospice care; independent caregiver services; therapy services; adult day care; and services provided by a social workers.

What are the benefit triggers? Inability to perform 2 out of 6 activities of daily living for an expected period of at least 90 days, or a severe cognitive impairment.

How are benefits paid? (indemnity/reimbursement/other) Reimbursement or cash payment depending on coverage plan selected.

State variations may apply.

Is this policy tax qualified? Yes

Company Name: Metropolitan Life Insurance Company

Phone number: 888-776-3882

Website: www.metlife.com

Policy name: MetLife VIP2 Policy Series (Value, Ideal, Premier)

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Availability: All States

Issue ages? 18-84

What is the benefit range? \$50-\$400 per day in \$10 increments. State variations may apply.

What are the benefit periods? 2, 3, 4, 5, or 7 years. State variations may apply.

What are the in-home care benefits? Coverage for in-home care is available at 50%, 75% or 100% of the nursing home benefit amount. Home care benefits include care advisory services; nursing care; home care aide services; homemaker services; in-home hospice; certified private aide; and adult day care.

What are the benefit triggers? Inability to perform 2 out of 6 activities of daily living for an expected period of at least 90 days, or a severe cognitive impairment.

How are benefits paid? (indemnity/reimbursement/other) Reimbursement, Indemnity or cash payment depending upon policy/coverage plan selected. State variations may apply.

Is this policy tax qualified? Yes

Company Name: Mutual of Omaha Insurance Company

Phone number: 402-342-7600

Website: www.mutualofomaha.com

Policy name: Mutual Care My Way

Availability: All States Except CA MD MA NJ NY PA RI TN TX VT VA WA

Issue ages? 18-79

What is the benefit range? \$1,500 to \$15,000 a month in \$500 increments

What are the benefit periods? 2, 3, 4, 5, 6, 8 years and Lifetime

What are the in-home care benefits? Cash benefit, adult day care, care coordinator, equipment, home modification, homemaker covered, waiver of elimination period for home health care

What are the benefit triggers? Unable to perform ADLs (2/6) or have a cognitive impairment

How are benefits paid? (indemnity/reimbursement/other) Reimbursement or cash benefit of 35% of the home healthcare maximum monthly benefit

Is this policy tax qualified? Yes

Company Name: Nationwide Financial

Phone number: 800-882-2822

Website: www.nationwide.com

Policy name: Long Term Care Rider on Universal and Variable Universal Life Policies

Availability: All States Except MN MT WA

Issue ages? 35-80

What is the benefit range? Benefit paid is the lesser of 2% per month of Specified Amount or HIPAA per diem amount. Total benefit chosen may be up to 100% of Specified Amount.

What are the benefit periods? Elimination Period - 90 days over a 730 day period.

What are the in-home care benefits? Home Health Care, Hospice Care, Adult Day Care

What are the benefit triggers? Is dependent in performing two of six activities of daily living; or Cognitive impairment.

How are benefits paid? (indemnity/reimbursement/other) Indemnity Style Plan

Is this policy tax qualified? Yes

Company Name: New York Life

Phone number: 800-224-4582

Website: www.newyorklife.com

Policy name: LTCSelect Premier

Availability: All States

Issue ages? 18-85

What is the benefit range? \$50-\$400

What are the benefit periods? 2,3,4,5,7,10 years or unlimited with some state variations

What are the in-home care benefits? The in-home care benefit is expressed as a percentage of the nursing home maximum daily benefit, e.g., 0%, 50%, 60%, 70%, 80%, 90% or 100%. The in-home care benefits cover a broad spectrum of services that include: home health care, both skilled and unskilled, adult day care and homemaker services with some state variations.

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What are the benefit triggers?(1) Inability to perform two or more activities of daily living due to loss in functional capacity that is expected to last at least 90 days; or (2) Have suffered a cognitive impairment
How are benefits paid? (indemnity/reimbursement/other) Reimbursement
Is this policy tax qualified? Yes

Company Name: Senior Market Sales, Inc.

Phone number: 800-786-5566

Website: www.SeniorMarketSales.com

Policy name: Mutual Care At Work

Availability: All States Except CA MD MA NJ NY PA RI TN TX VA WA

Issue ages? 18-74

What is the benefit range? Monthly Benefits

What are the benefit periods? 2-5 years with simplified underwriting 6+ years with full underwriting

What are the in-home care benefits? 35% cash option or full reimbursement

What are the benefit triggers? Loss of ability to perform 2 activities of daily living

How are benefits paid? (indemnity/reimbursement/other) Mixture of indemnity and reimbursement Or HHC reimbursement on all other coverages

Is this policy tax qualified? Yes

Company Name: The MedAmerica Companies

Phone number: 800-724-1582

Website: www.MedAmericaLTC.com

Policy name: Simplicityii

Availability: All States Except CA MO NC

Issue ages? 18-85

What is the benefit range? \$100,000-\$1,000,000 Cash Benefit Accounts

What are the benefit periods? 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. Monthly cash benefit paid once insured is certified to be benefit eligible.

What are the benefit triggers? Standard HIPPA TQ definition

How are benefits paid? (indemnity/reimbursement/other) Cash paid monthly in advance

Is this policy tax qualified? Yes

Company Name: The Prudential Insurance Company of America

Phone number: 800-732-0416

Website: www.Prudential.com

Policy name: LTC Evolution

Availability: AL AR CT DE GA IN IA KS LA ME MI MS NE NH NM ND OH OK RI SC SD UT WV WY

Issue ages? 18-79

What is the benefit range? NO DAILY OR MONTHLY MAXIMUMS. REIMBURSEMENT AT 80% OF QUALIFIED INCURRED EXPENSES UNTIL LIFETIME MAXIMUM IS EXHAUSTED.

What are the benefit periods?POLICY LIFETIME MAXIMUM IS SOLD AS A POOL OF MONEY. \$100K TO \$1 MILLION IN INCREMENTS OF \$100K.

What are the in-home care benefits? SAME AS FACILITY BENEFITS.

What are the benefit triggers?STANDARD HIPAA DEFINITION. 2 OUT OF 6 ADLS OR COGNITIVE IMPAIRMENT.

How are benefits paid? (indemnity/reimbursement/other) REIMBURSEMENT. "STARTER BENEFIT" PAID AS CASH.

Is this policy tax qualified? Yes

Company Name: The Prudential Insurance Company of America

Phone number: 800-732-0416

Website: www.Prudential.com

Policy name: PRUDENTIAL LTC-3

Availability: All States

Issue ages? 18-79

What is the benefit range? \$50-\$500 PER DAY

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What are the benefit periods? 2, 3, 4, 5, 6, & 10 YEARS, 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 ADLS OR COGNITIVE IMPAIRMENT.

How are benefits paid? (indemnity/reimbursement/other) REIMBURSEMENT AND/OR CASH. 40% CASH ALTERNATIVE BENEFIT IS BUILT-IN. CASH BENEFIT RIDER (100%) IS AVAILABLE. FLEXIBLE CASH BENEFIT RIDER (50% CASH / 50% REIMBURSEMENT) IS AVAILABLE.

Is this policy tax qualified? Yes

Company Name: The State Life Insurance Company

Phone number: 800-275-5101

Website: www.assetbasedltc.com

Policy name: Annuity Care

Availability: All States Except CT MT NH NY

Issue ages? 40-85

What is the benefit range? Varies based upon premium paid

What are the benefit periods? 3 yrs, 5 yrs, 6 yrs, 8 yrs, 11 yrs or Lifetime

What are the in-home care benefits? Home health care, adult day care, hospice care, respite care

What are the benefit triggers? 2 of 6 activities of daily living or cognitive impairment

How are benefits paid? (indemnity/reimbursement/other) Reimbursement or indemnity

Is this policy tax qualified? Yes

Company Name: The State Life Insurance Company

Phone number: 800-275-5101

Website: www.assetbasedltc.com

Policy name: Asset-Care

Availability: All States Except MT NJ NY PA

Issue ages? 20-80

What is the benefit range? Varies based on premium paid

What are the benefit periods? 25 months, 33 months, 50 months, 66 months, 100 months or Lifetime

What are the in-home care benefits? Home health care, supportive equipment, home modification, adult day care, hospice care, respite care

What are the benefit triggers? 2 of 6 activities of daily living or cognitive impairment

How are benefits paid? (indemnity/reimbursement/other) Reimbursement

Is this policy tax qualified? Yes

Company Name: Transamerica Life Insurance Company

Phone number: 866-475-5986

Website: www.transamericalltc.com

Policy name: Transcare

Availability: All States Except MN

Issue ages? 18-79

What is the benefit range? Maximum daily benefit available is \$50 - \$400 for nursing home, assisted living, and home health care.

Benefits are pooled

What are the benefit periods? 2 years, 3 years, 4 years, 5 years, 6 years, lifetime - FL does not allow 2 years, Benefits are pooled allowing for longer benefit period if the maximum daily benefit is not used.

What are the in-home care benefits? 0 day elimination period in most states, adult day care, hospice care, care coordination benefit, respite care, therapeutic devices, home modification, medical alert system, caregiver training

What are the benefit triggers? 2 of 6 activities of daily living

How are benefits paid? (indemnity/reimbursement/other) Reimbursement

Is this policy tax qualified? Yes

Company Name: Underwriters Marketing Service

Phone number: 800-524-1774

Website: www.callums.com

Policy name: LTC

Availability: All States

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Issue ages? 18-84

What is the benefit range? 50-300

What are the benefit periods? 2,3,4,5,6,8,10 and lifetime

What are the in-home care benefits? 50%,75%,100% or 150%

What are the benefit triggers? 2 or 6 ADL or cognitive impairments

How are benefits paid? (indemnity/reimbursement/other) indemnity/reimbursement/cash

Is this policy tax qualified? Yes

Company Name: United of Omaha Insurance Company

Phone number: 402-342-7600

Website: www.mutualofomaha.com

Policy name: Assured Solutions Gold Plan

Availability: All States Except CA MD MA MT NJ NY PA RI TN TX VT VA WA

Issue ages? 18-79

What is the benefit range? \$1,500 to \$15,000 a month in \$500 increments

What are the benefit periods? 2, 3, 4, 5, 6, 8 years and Lifetime

What are the in-home care benefits?Cash benefit, adult day care, care coordinator, equipment, home modification, homemaker covered, waiver of elimination period for home health care

What are the benefit triggers? Unable to perform ADLs (2/6) or have a cognitive impairment

How are benefits paid? (indemnity/reimbursement/other) Reimbursement or cash benefit of 40% of the home healthcare maximum monthly benefit with rider, option to increase to 50% cash

Is this policy tax qualified? Yes

Company Name: Unum

Phone number: 800-421-0344

Website: www.unum.com

Policy name: GLTC Advantage

Availability: All States

Issue ages? 18-80

What is the benefit range? 1-9,000

What are the benefit periods? 2,3,4,5,6,10, Lifetime

What are the in-home care benefits?Professional Home & Community Care – covers professional care (offered at 50%, 75% or 100% of the LTC Facility Benefit Amount) Total Choice Home Care – covers all levels of care, including informal family member care (also 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/reimbursement/other) Indemnity and reimbursement options available

Is this policy tax qualified? Yes