

IMPORTANT CONSIDERATIONS

When Purchasing Long Term Care Insurance Coverage

- Long Term Commitment to LTC Industry & Corporate Philosophy towards LTC Growth
- Insurance Carrier maintains the Majority of the Financial Interest in All Reinsurance Agreements
- Premium Rate Stability
- Bathing as ADL Benefit Trigger
- Assessment by Independent Health Care Professional
- Hiring Self Employed Home Care Workers
- Three Levels of Human Assistance
- Custodial Care Includes Homemaker Services
- Compound Inflation Benefit without Reduction for Claims Paid
- Once-in-a-Lifetime Elimination Period
- Elimination Period Counts Calendar Days or Credits One Day of Home Care Per Week Towards Seven Days of Elimination
- Independent Care Coordination
- Policy Upgrade History
- No Reduction of Benefits through UCR/Prevailing Expense Model
- Carrier allows Policyholder to Maintain Original Policy Discounts