

How do you choose a Long Term Care plan that is right for you? To help simplify the selection process, we offer three long term care packages: Gold, Silver, and Bronze. We also offer a fourth option of building your own custom package. All plans are comprehensive plans and offer coverage for home health care, assisted living and nursing home care. Some benefits shown may not be available with certain combinations. All costs for these plans are based on your age, health, and benefits chosen at time of application

Package Description	Facility Care Daily Benefit ¹	Elimination Period ²	Lifetime Benefit Maximum ³	Home & Community Care Benefit ⁴	Optional Benefits ⁵
Gold: Our best package offers a policy with an unlimited benefit period so you can't outlive your long term care protection, making this an ideal choice if you have a large estate or other major assets you want to pass on to your heirs. This package also offers flexible options. You can choose Simple or Compound Inflation Protection.	\$100 Min	60 days/ 90days	Unlimited	100%	<ul style="list-style-type: none"> •5% Simple Inflation •3% or 5% Compound Inflation •Monthly Benefits •Zero wait for home care •Survivorship options •Good health, spousal/partner discounts available •Indemnity/Cash options
Silver: Our intermediate package offers a policy with the security of a five-year benefit period. This package is a good choice if you are not sure you can afford or need unlimited coverage. Flexible options include Simple or Compound Inflation Protection and the Spousal Benefit riders.	\$80 Min	60 days/ 90 days	5 years/ 1825 days	100%	<ul style="list-style-type: none"> •5% Simple Inflation •3% or 5% compound inflation •Shared care for couples •Survivorship options •Good health, spousal/partner discounts available
Bronze: Our basic package offers a policy with a two or three-year benefit period at an affordable price. The policy allows you to “buy up” more benefit at a later date if you choose. This policy is a good option if you want to supplement existing coverage or minimize your premium. Flexible options include Simple Inflation Protection and the Spousal Benefit riders.	\$50 Min	60 days/ 90 days	2 or 3 years/ 730 or 1095 days	100%	<ul style="list-style-type: none"> •5% Simple Inflation •3% or 5% compound Inflation •Shared care for couples •Good health, spousal/partner discounts available

1. Available in \$10 increments. Select a daily benefit based on the average cost in your area, or the area in which you plan to retire.

2. The initial days of care you are responsible for before insurance benefits are payable – typically 60 days for Home and Community Care and 90 days for Facility Care.

3. Minimum amount of time that benefits are payable when plans are used to the maximum amount every day (consecutively).

4. Amount of coverage for care received in the home or community

5. Not all benefits listed are available with all plans and/or in combination with other benefits. Different carriers offer different plan options and different plan families. One of our LTC advisors will help you determine the best combination of benefits for your situation.

Option descriptions

What is Simple Inflation Protection?

This option increases the Daily Benefit and Policy Maximum by 5 percent of the original Daily Benefit and Policy Maximum. The increases occur annually on the policy anniversary date. Adding an inflation clause allows your benefit to grow, while your premium remains the same.

What is the Monthly Home Care option?

This option gives you greater flexibility for paying home and community care charges by changing the daily benefit maximum to a monthly benefit maximum. For example, if you have home care only two or three times a week, you can pay the charges with the monthly benefit rather than being locked into a daily benefit amount..

What is Compound Inflation Protection?

This option increases the Daily Benefit and Policy Maximum by 3 or 5 percent of the most recent Daily Benefit and Policy Maximum. The increases occur annually on the policy anniversary date. Adding a compound inflation clause allows your benefit to grow faster than an equivalent simple inflation clause, while your premium remains level.

What is a Survivorship option?

This option involves a couple on the same plan. When the plan is held for 10 years without claims, and one spouse dies, the remaining spouse has the premiums waived for life.

Custom

You can customize your plan if you need additional coverage or options that the base Gold, Silver, and Bronze packages do not offer. Here are some additional options you may want to consider:

Shared Plan – allows a married couple to receive benefits for either or both under one policy with a 4, 6, 8, or 10+ year benefit period.

Two limited payment options - allow you to choose how quickly your policy reaches paid-up status, which guarantees no future rate increases:
1) 10-year Payment or 2) Paid-Up at Age 65 (not available on all plans)

Return of Premium at Death option – returns some or all of your premiums if you die (not available on all plans – some plans offer graded benefits).

Restoration of Benefit Rider – allows your benefit period to restore if you fully recover and are claim-free for 180 days (not available on all plans).

Nonforfeiture Benefit Rider – provides a reduced paid-up policy if you lapse or cancel your policy after three years.

Lifetime Benefit Maximum – you may select 2, 3, 4, 5+-year or unlimited periods for an individual policy or 4,6, 8, or 10+ years with the Shared Plan.

Surrender Option – If you have paid for your policy for at least 5 years, with no claims and you are still in good health, you may surrender your policy with an 80% refund. (only available on limited policies)

*Give yourself a safety net to help protect your financial security.
Talk to one of our LTC advisors about the Long Term Care
insurance plan that's best for you or someone you know.*

The information contained herein highlights the features available from a variety of major LTC carriers, and in no way is a specific list of benefits from any particular carrier. Not all benefits listed are available with all plans and/or in conjunction with other benefits. The configurable nature of LTC insurance requires an in depth needs discussion with each individual association member to be able to determine an appropriate combination or benefits. Acceptance in any of these plans is not guaranteed, and is subject to medical underwriting review. Rates for all plans are determined by the age at application time, the health of the applicant, and the combination of plan benefits chosen. LTC insurance may not be appropriate for everyone.

Long Term Care insurance is not Medicare Supplement insurance, and this document is not an insurance contract. If issued, the policy will set forth the rights and obligations of you and the issuing company.

For more information on these, or any other quality health, life, disability, retirement, dental or Medicare plans, please contact Herman Bruns at 770-844-0883