

# AssurityBalance® Long-Term Care Insurance

## Product Summary on Tax-Qualified Plan

Policy Form No. AL2100P

<b>Available Coverage</b>	Facility Care Only or Comprehensive policy
<b>Available Issue Ages</b>	40 – 84 (age nearest birthdate)
<b>Maximum Daily Benefits</b>	\$40 – \$300 (\$10 increments)
<b>Elimination Periods</b>	0, 30, 90, 180 days (cumulative and vanishing)
<b>Benefit Periods</b>	2 years, 3 years, 4 years, 5 years, 6 years, 10 years, lifetime
<b>Underwriting Classes</b>	Preferred, Select, Standard, Substandard (available for counter-offers only) (Combinations of these ratings are available for joint coverage)
<b>Joint Discount</b>	Joint policy discount – up to 80%
<b>Employer/Association Group Discount</b>	5% for all ages upon approval of Employer or Association Group
<b>Respite Care Benefit *</b>	<ul style="list-style-type: none"> <li>· Maximum of 30 days per calendar year – 100% up to daily benefit amount</li> <li>· Does not count towards or subject to the satisfaction of the elimination period</li> </ul>
<b>Care Facilitation</b>	<p>Included in Facility Only and Comprehensive policy</p> <ul style="list-style-type: none"> <li>· Optional Personal Care Advisor – will assist with questions such as, eligibility for benefits, appropriate level of care, availability of facilities.</li> <li>· Optional Care Coordination – an RN will provide assistance in developing a plan of care, assess and coordinate appropriate care and services and assist with claims.</li> </ul>
<b>Facility Bed Reservation Benefit *</b>	Up to 30 days per calendar year
<b>Waiver of Premium/Joint Waiver of Premium</b>	<ul style="list-style-type: none"> <li>· Premiums will be waived after 90 days of confinement in a Nursing Facility or Assisted Living Facility</li> <li>· The 90 days need not be consecutive but must be satisfied during a Single Claim Period</li> </ul>
<b>Benefit Triggers</b>	<ul style="list-style-type: none"> <li>· Unable to perform at least two of six Activities of Daily Living for a period of 90 days; or</li> <li>· Severe Cognitive Impairment</li> </ul>
<b>Coverage Outside U.S. &amp; Canada*</b>	Up to 30 days per calendar year
<b>Renewability</b>	Guaranteed renewable for life as long as premiums are paid
<b>Alternative Plan of Care *</b>	<p>If you are eligible for benefits, you are also eligible for an alternative plan of care, which:</p> <ul style="list-style-type: none"> <li>· Provides for Qualified Long-Term Care Services not specifically shown as being available under the policy</li> <li>· Not available for providing HCBC benefits on policies providing Facility Care only benefits</li> <li>· The Alternative Plan of Care amount agreed upon, divided by the Daily Benefit shown on the Benefit Schedule, equals the number of subsequent days for which we will not pay additional benefits for Home and Community Based Care or Facility Care</li> </ul>
<b>Pre-existing Conditions</b>	No limitations
<b>Payment Options</b>	<ul style="list-style-type: none"> <li>· Annual, semi-annual, quarterly, monthly</li> <li>· 10-Year option: Premiums payable over 10-year period, after which no further premium is due.</li> <li>· 20-Year option: Premiums payable over 20-year period, after which no further premium is due.</li> <li>· Lifetime premium payment available</li> </ul>
<b>Facility Care Benefit (Nursing Facility, Assisted Living Facility) *</b>	<ul style="list-style-type: none"> <li>· Part of Facility Care Only and the Comprehensive policy</li> <li>· Benefits are payable on a reimbursement basis</li> <li>· Pays 100% of the actual Facility Care charges up to the Daily Benefit Amount selected</li> </ul>
<b>Optional Home and Community Based Care Services</b> (Included in Comprehensive Policy)	
<b>Home and Community Care Services Benefit (HCBC) *</b>	<ul style="list-style-type: none"> <li>· Available for additional premium</li> <li>· Benefits are payable on a reimbursement basis</li> <li>· Pays 100% of the actual HCBC charges up to the Daily Benefit Amount selected</li> </ul>
<b>Caregiver Training *</b>	<ul style="list-style-type: none"> <li>· Included with Comprehensive policy</li> <li>· Lifetime maximum of 3 times the daily benefit amount</li> <li>· Does not count towards nor subject to the satisfaction of the elimination period</li> </ul>
<b>Services and Care included</b>	<ul style="list-style-type: none"> <li>· Professional Services, Homemaker Services, Adult Day Care and Hospice Care – Pays 100% up to daily benefit.</li> <li>· Independent Home Health Caregiver</li> </ul>

See page 2 for Rider information ▶

# AssurityBalance® Long-Term Care Insurance

## Rider Summary

### Optional Riders for Facility Care Only or Comprehensive Option

#### Compound Benefit Increase Rider

An annual 5 percent increase of the previous year's daily benefit amount compounded for life, with a corresponding increase of pool amount, is provided. Benefits increase regardless of claim status. The premiums for this rider may be paid under either the standard premium or the **step rated premium payment option**. With the step rated option, the rider premiums increase by the same amount on each policy anniversary date.

#### Simple Benefit Increase Rider

An annual 5 percent increase of original daily benefit for life with a corresponding increase of pool amount is provided. Benefits increase regardless of claim status.

Insured must first review the Compound Benefit Increase Rider before applying for the Simple Benefit Increase Rider.

#### Shortened Benefit Period Nonforfeiture Rider\*

If the policy has been in force for at least three years and the policy lapses for nonpayment of premium, coverage will continue and benefits will be payable until the total of benefits equals the total premiums paid.

*Not available with: Optional Policy Surrender Rider*

#### Full Return of Premium Rider

The total of premiums paid for the LTC policy and any attached riders are paid to the beneficiary upon the insured's death (or second insured to die under joint coverage) while the policy is in force. No reduction is made for benefits received.

*Not available with: Optional Policy Surrender Rider*

#### Optional Policy Surrender Rider

If the policy has been in force for at least five years, the policy may be surrendered and 80 percent of the premiums paid will be returned to the insured, subject to evidence of insurability. The surrender value will not be paid if insured received benefit payments that total more than 365 days, is currently receiving benefits or has a claim under consideration.

*Not available with: Full Return of Premium Rider, Shortened Benefit Period Nonforfeiture Rider*

#### \*Benefits paid will be subtracted from the total Benefit Amount

Policy benefits and options vary by state and not all benefits and options are available in every state. Please consult your state specific Outline of Coverage for further clarification. Limitations and Exclusions: No benefits will be paid and the Elimination Period will not be satisfied for any confinement, care, treatment, or service(s) provided:

A) by a Family member, B) outside the United States or its territories, or Canada, except as previously described in the Coverage Outside the United States provision, C) for which there is no financial liability or that is provided at no charge in the absence of insurance, D) in facilities operated primarily for the treatment of alcoholism or drug addiction, E) in facilities operated primarily for the treatment of Mental or Nervous Disorders.

#### Facility Care Only Indemnity Benefit Rider

All base policy benefits for the facility only portion of the policy are changed from reimbursement to indemnity. As a result, when the insured incurs eligible facility care expenses, the full daily benefit amount is paid, regardless of actual expenses incurred.

#### Restoration of Benefits Rider\*

If the insured receives benefits from the policy, and recovers enough that benefits are not received for 180 consecutive days, then the benefit amount payable under the policy would be restored up to twice the original benefit amount. This rider is available for benefit periods less than lifetime.

#### Shared Benefit Amount Rider\*

When a joint policy has been issued, and either insured has exhausted their benefit amount under the policy, a second benefit pool is made available through this rider. It is available for benefit periods less than lifetime.

*Not available with: Restoration of Benefits Rider*

### Optional Riders for Comprehensive Option (FC and HCBC coverage)

#### Facility Care (FC) and HCBC Indemnity Benefit Rider\*

All base policy benefits are changed from reimbursement to indemnity. As a result, when the insured incurs eligible facility care or HCBC expenses, the full daily benefit amount is paid, regardless of actual expenses incurred.

*Not available with: Monthly HCBC Benefit Rider.*

#### First-Day HCBC Benefit Rider\*

Benefits can begin on the first day of claim for HCBC. These days will not apply towards the satisfaction of the elimination period for facility care services.

#### HCBC Waiver of Premium Benefit Rider

Premiums can be waived after either insured has received 90 service days of HCBC benefits. After the premium waiver begins, premium paid but not earned will be refunded to the insured on a pro-rata basis.

#### Monthly HCBC Benefit Rider\*

HCBC benefits payable at a daily maximum can be changed to a monthly maximum, for expenses incurred during a calendar month, up to the daily benefit times the actual number of days in that month.

*Must also purchase: Compound or Simple Benefit Increase Rider*

*Not available with: FC and HCBC Indemnity Benefit Rider*



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