



Partnership minimums for 2010

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Effective January 1, 2010, the minimum benefit levels for Partnership products issued will increase in some states. All Partnership policies issued in 2010 must meet or exceed the minimums below.

Please be aware that the annual allowable minimums also pertain to existing policyholders who wish to reduce their daily benefits. In this case, the daily benefit cannot be reduced below the Partnership annual allowable minimum benefit level. The Partnership offices monitor the cases issued in the first quarter of each year for policies issued near the minimum levels. The Partnership offices will require policies not meeting the minimums to be reissued to meet these requirements.

California Partnership — Information not yet available.

Connecticut Partnership — Effective January 1, 2010, the minimum daily benefit levels allowable under the Connecticut Partnership will increase to **\$193.00** for nursing home care and **\$96.50** for home and community-based services. For CCII Enhanced, the minimum monthly benefit amount in 2010 will be: **\$5983** (31 x \$193).

Indiana Partnership — The NHDB will increase to **\$115**. For Custom Care II Enhanced the equivalent monthly benefit is \$3,565. The Dollar Amount for Total Asset Protection will increase from \$239,447 in 2009 to \$251,419 in 2010, anything less will provide Dollar-for-Dollar Medicaid Asset Protection.

New York Partnership — The NHDB will increase to **\$229** for policies issued in 2010 and the Home Health Care Minimum Daily Benefit will increase to **\$115**.

Materials and illustrations

Additional information about revised application booklets, product brochures and illustrations will be addressed in upcoming communications.