

Long-Term Care Features Comparison

		Preferred Answers
A. Type of care		
1	Is room and board in a facility covered?	Yes
2	Is specialized home equipment covered?	Yes
3	Is respite care covered?	Yes
4	Is the daily rate the same for facility and home care?	Yes
5	Does care include skilled, intermediate, and custodial care?	Yes
6	Does custodial care include home health aides, companion service and homemaker service?	Yes
B. Inflation protection		
	Is 5% compound inflation protection included?	Yes
C. Waiting period		
1	Does the policy allow for 180 days of LTC before coverage begins?	Yes
2	Does the 180 days include home health care?	Yes
3	Is the 180 days a lifetime total?	Yes
4	Does one care day a week count toward the 180 days?	Yes
D. Activities of daily living (ADLs)		
1	Bathing	
2	Mobility/Transferring	
3	Dressing	
4	Toileting	
5	Continence	
6	Feeding	
7	What ADLs are considered before coverage can begin?	Any 2 of the 6 ADLs
E. Requirement for coverage to begin and end		
1	Does coverage begin when 2 of 6 ADLs cannot be performed?	Yes
2	What else is required for coverage to begin?	Letter from doctor
3	Are requirements the same for home and facility care?	Yes
4	Is the benefit duration lifetime?	Yes
F. Daily rates		
1	What is the rate for nursing home, assisted living, and adult care?	\$200
2	What is the rate for professional services at home, assisted living, and adult care.	\$200
G. Annual premium and related issues		
1	Is this rate guaranteed?	No
2	Is this an indemnity or reimbursement contract?	Indemnity
3	Can the policy be prepaid over 10 years?	Yes
4	Has the company had to raise rates in Texas?	No
5	Has the company offered LTC for at least 10 years?	Yes