

OVERVIEW OF FEATURES

	PRIVILEGED CHOICE®	CLASSIC SELECT™	CORNERSTONE ADVANTAGE™	LTC CHOICE (CA)
Plan Description	Tax qualified lifetime benefit amount, reimbursement	Tax qualified lifetime benefit amount, reimbursement	Tax qualified lifetime benefit amount, reimbursement	Tax qualified lifetime benefit amount, reimbursement
Issue Ages	18-79	18-79	18-79	18-79
Couples Discount	40% if both approved 25% if one approved	40% if both approved 25% if one approved	35% when both submit an acceptable application. Applies even if only one approved	40% if both approved 25% if one approved
Preferred Health Discount	20% (10% if insured also qualifies for Couples Discount)	20% (10% if insured also qualifies for Couples Discount)	15%	20% (10% if insured also qualifies for Couples Discount)
Additional Discounts	5% small business discount. Minimum four lives submitted.	5% small business discount. Minimum four lives submitted.	5% small business discount. Minimum four lives submitted.	5% small business discount. Minimum four lives submitted.
Limited Pay	10-pay and Pay to 65	10-pay and Pay to 65	10-pay and Pay to 65	10-pay and Pay to 65
Daily or Monthly Maximum?	Monthly Max of \$1,500 to \$12,000 for Facility and Home Care.	Daily Max of \$50 to \$400 in \$5 increments for Facility and Home Care.	Daily Max of \$100 - \$400 in \$10 increments for Facility and Home Care.	Daily Max of \$50 to \$400 in increments of \$10 for Facility care. Monthly Max applies for Home Care. (Daily Max X 31)
Elimination Periods/ Deductibles	30 Service days 90 Service days 180 Service days Elimination Period is waived for Home Care	30 Service days 90 Service days 180 Service days 365 Service days	One time dollar deductible of 50 times the Daily Maximum	30 Service days 90 Service days
Policy Maximums	2, 3, 4, 5, 6, 8, 10 years or Lifetime	2, 3, 4, 5, 6, 8, 10 years or Lifetime	\$100,000 - \$1,000,000 in \$25,000 Increments	2, 3, 4, 6 years or Lifetime
Payment Levels	Pays covered expenses up to 100% of monthly benefit	Pays covered expenses up to 100% of Daily Max (50% reduced Home Care option available)	80% of Allowable Expenses. Not to exceed Daily Maximum (Assisted Living Facility coverage for room and board available with optional rider)	Pays covered expenses up to 100% of daily or monthly benefit
Bed Reservation	Up to 60 days per year for any reason	Up to 30 days per year for any reason	Up to 21 days per calendar year	Up to 50 days per year for any reason
Unlicensed/UnCertified Home Health Care Providers?	Yes, caregiver does not have to be licensed, certified or affiliated with a home health care agency.	Yes, caregiver does not have to be licensed, certified or affiliated with a home health care agency.	Not Available	Yes, caregiver does not have to be licensed, certified or affiliated with a home health care agency.
Homemaker services incidental to personal care?	No, Homemaker services do not have to be received in conjunction with personal care services.	No, Homemaker services do not have to be received in conjunction with personal care services.	No, however, Homemaker services must be received through a Home Care agency.	No, Homemaker services do not have to be received in conjunction with personal care services.
Care Coordination	Unlimited Company Sponsored care coordination services; does not reduce lifetime benefit amount	Unlimited Company Sponsored care coordination services; does not reduce lifetime benefit amount	Unlimited Company Sponsored care coordination services; does not reduce lifetime benefit amount	Unlimited Company Sponsored care coordination services; does not reduce lifetime benefit amount
Nurse/Therapist, Adult Day Care & Hospice Care	Up to 100% of Monthly Max	Up to 100% of Daily Max	Up to 80% of Allowable Expenses. Not to exceed Daily Maximum	Up to 100% of Monthly Max
Caregiver Training	20% of Monthly Max (Lifetime Max)	5 x Daily Max (Lifetime Max)	Combined coverage for Home Equipment Items and Caregiver Training will not exceed a lifetime total amount equal to 90 times the then current Daily Maximum.	5 X Daily Max (Lifetime Max)
Equipment	2 X Monthly Max (Lifetime Max)	50 X Daily Max Reduces lifetime benefit amount	While payment is subject to coinsurance (80% of allowable expenses) it is not subject to the Daily Maximum.	50 X Daily Max (Lifetime Max)
International Coverage	Pays up to 75% of the monthly benefit for up to 48 months for nursing home care.	Not Available	Not Available	Not Available
Waiver of Premium	Begins with receiving benefits after meeting Elimination Period (Immediately for Home Care with company sponsored care coordination)	Begins with receiving benefits after meeting Elimination Period	Applies to Nursing Facility coverage only (after satisfying the deductible). Optional rider available for waiver while receiving care in Assisted Living Facility or at home.	Begins with receiving benefits after meeting Elimination Period (Immediately for Home Care with company sponsored care coordination)
Respite Care	Up to Monthly Maximum per policy year	Up to 21 days per policy year	Up to 21 days per policy year	Up to 21 days per calendar year
Alternate Plan of Care	Yes	Yes	Yes	Yes
Inflation Coverage	5% Compound 3% Compound 5% Equal	5% Compound 3% Compound 5% Equal	5% Compound 3% Compound 5% Simple	5% Compound 5% Equal
Claims offset for compound inflation increases to lifetime benefit amount?	No	Yes	Yes	No
Shared Care	Yes. Shared Benefit Plan provides one policy with one shared benefit account. If one spouse qualifies for Waiver of Premium, the healthy spouse pays no premium as well.	Yes. Shared Benefit Plan provides one policy with one shared benefit account. If one spouse qualifies for Waiver of Premium, the healthy spouse pays no premium as well.	Yes, available as rider. Allows access to partner's policy	Not Available
RIDERS:				
Return of Premium	10 years and Graded ROP less claims paid	10 years and Graded ROP less claims paid	Graded ROP less claims paid Included in base plan	Not Available
Survivorship	10 year (built in) 7 year enhanced	10 year 7 year enhanced	Not Available	10 year
Waiver of Elimination Period for Home Care	Built into plan	Available as rider	Not Available	Available as rider
Monthly Benefit for Home Care	Built into plan	Available as rider	Not Available	Built into plan
Restoration of Benefits Non-forfeiture	Available as rider	Available as rider	Not Available	Available as rider
Facility & Home Care Waiver	Built into plan	Built into plan	Available as rider	Built into plan
Enhanced Assisted Living Facility	Built into plan	Built into plan	Available as rider	Built into plan

Not all product features are shown; significant product features are selected for comparative purposes only. Features, benefits, riders and discounts may vary, and certain conditions and restrictions may apply. Only the applicable policy contains actual terms and conditions of coverage.