

OVERVIEW OF FEATURES

FEATURES	PRIVILEGED CHOICE®	CLASSIC SELECT SM	CORNERSTONE ADVANTAGE
Issue Ages	Ages 18-79	Ages 18-79	Ages 18-79
Benefit Maximums	Individual plans: 2, 3, 4, 5, 6, 8, 10 Years and Lifetime Shared Benefit plans: 4, 6, 8, 10, 12, 16 and 20 Years	Individual plans: 2, 3, 4, 5, 6, 8, 10 Years and Lifetime Shared Benefit plans: 4, 6, 8, 10, 12, 16 and 20 Years	\$100,000 – \$1,000,000 in \$25,000 increments
Daily/Monthly Maximums	\$1,500 – \$12,000 Monthly in \$100 increments	\$50 – \$400 Daily in \$5 increments	\$100 – \$400 Daily in \$10 increments
Deductible/Elimination Periods	Elimination Period of 30, 90, 180 days for Facility Benefits only	Elimination Period of 30, 90, 180 or 365 days for Facility and Home Care Benefits	Deductible is 50 times the current Daily Maximum
Payment Levels	Up to the Monthly Maximum	Up to the Daily Maximum, optional Monthly Maximum	80% of Allowable Expenses up to the Daily Maximum
0-Day Home Care Elimination Period	Included in the base plan	Added cost option	Not Available
Facility Coverage	Nursing Homes and Assisted Living Facilities (ALFs) covered (including room and board)	Nursing Homes and ALFs covered (including room and board)	Nursing Facilities covered; ALFs covered (excludes rent, room and board expenses)
Bed Reservation	60 days per Policy Year	30 days per Policy Year	21 days per Calendar Year
Home Care Benefits	Pays for care from Formal and Informal Providers	Pays for care from Formal and Informal Providers	Pays for care from Formal Providers
Equipment	2 times Monthly Maximum/Lifetime	50 times Daily Maximum/Lifetime	Combined Lifetime Maximum of 90 times Daily Maximum
Caregiver Training	20% of Monthly Maximum/ Lifetime	5 times Daily Maximum/Lifetime	
Respite Care	Up to Monthly Maximum/ Policy Year	21 Days/Policy Year	21 Days/Policy Year
Waiver of Premium	While receiving Facility or Home Care Benefits (even if Elimination Period waived)	While receiving Facility or Home Care Benefits	While receiving Nursing Facility Benefits
Inflation/Benefit Increase Options	5% Compound and 5% Equal both without claims off-set and none	5% Compound with claims off-set: 5% Equal without claims off-set and none	3% Compound, 5% simple and 5% Compound all with claims off-set and none
Shared Coverage Plan	Joint Owners; Split/ Conversion available upon divorce/separation	Joint Owners; Split/ Conversion available upon divorce/separation	Shared Coverage Rider joins individual policies
Survivorship Benefit	10 Year in base policy 7 year as added cost option	Added cost options for 7 or 10 Year Benefits	Provided when Shared Coverage Rider is purchased
International Coverage	Limited Benefit included	Not Available	Not Available
Coordination of Benefits	Coordinates benefits with other coverage with us	Coordinates benefits with other coverage with us	Coordinates all coverages owned by your client. Will not reimburse for expenses avail- able or paid by other coverages
Limited Pay	10 Year or to age 65	10 Year or to age 65	10 Year or to age 65
Return of Premium	10 Year or Graded Return upon Death prior to age 75 as added cost options for individual plans	10 Year or Graded Return upon Death prior to age 75 as added cost options for individual plans	Built-in Graded Return upon Death prior to age 75
Restoration of Benefits	Available by optional rider	Available by optional rider	Not Available
Couples Discount	25% both apply—one issued 40% if both policies issued	25% both apply—one issued 40% if both policies issued	35% both apply— one or both issued
Preferred Health Discount	20% 10% if also have Couples Discount	20% 10% if also have Couples Discount	15%
Small Business Discount	5% net of all other discounts	5% net of all other discounts	5% net of all other discounts

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.