Long-Term Care Insurance

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INTRODUCTION

Planning for future long-term care needs is a very personal decision.

The purchase of long-term care insurance may be part of that equation for some people, while others may be able to make other arrangements if future assistance is needed.

Consumers who plan to buy long-term care insurance face many decisions ranging from when to buy to what benefits and options are most important.

This guide provides an overall look at long-term care, including costs and options, detailed information about long-term care insurance, tips and information on purchasing a policy, resources, a glossary of terms, and a policy comparison chart with information provided by the companies selling this product in Kentucky.

The Kentucky Department of Insurance provides this free consumer guide to those interested in learning more about this important topic. We do not endorse any product or company and have attempted to provide an objective look at the issue to assist in the decision-making process.

Disclaimer: The Kentucky Department of Insurance compiled this information from rates quoted by the companies. The companies are responsible for accuracy. Please be aware that rates are subject to change. You may consider contacting the company or a local insurance agent to verify rates.

PART ONE – LONG-TERM CARE

What is long-term care?

People with a prolonged illness, a disability or a cognitive impairment like Alzheimer's disease may need long-term care services. Long-term care services refer to a wide range of medical and/or personal assistance for people who need help with activities of daily living – getting in and out of bed, going to the toilet, bathing, dressing, continence, transferring and eating – or medical care due to functional limitations, chronic health conditions or cognitive impairment.

Someone with a physical illness or disability often needs hands-on or standby assistance with activities of daily living. Those with a cognitive impairment normally need supervision, protection or verbal reminders to do everyday activities.

Long-term care is not always administered in a nursing home. Long-term care services might include skilled, intermediate or personal nursing care, home health care, adult day care, respite care, assisted living, hospice care, rehabilitation or assistance with activities of daily living.

What are my chances of needing long-term care?

People need long-term care if they can no longer perform the activities of daily living or if they have a cognitive impairment. More details about the activities of daily living, as specified by federal law, can be found under benefit triggers on page 17.

Many people needing long-term care are elderly, but illness or an accident can result in a person of any age needing this type of assistance. A person can need long-term care for a few months, years or for the rest of his or her life.

Maybe you will be lucky and never need assistance. But the longer you live, the greater your chance of needing some form of long-term care.

Definitions for some of the words used in this guide are available in the glossary beginning on page 28. Be aware, companies can define similar terms differently. The definitions page in your policy is the final authority regarding your coverage.

Checklist of health and wealth

Decisions to purchase long-term care insurance should be based on a number of factors. If you check any of the following boxes, your chances of needing long-term care might be higher than some individuals.

Risk factors for needing long-term care

Life expectancy: Does longevity run in your family? The longer you live, the more likely it is that you will need long-term care. If your family members have lived into their 80s or older, there's a good chance you'll need long-term care. ☐

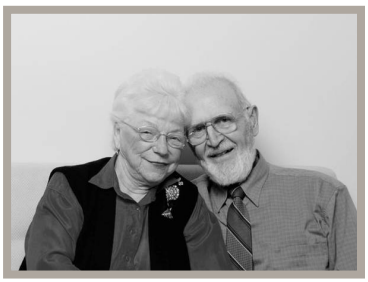
Gender: Are you female? Statistics suggest if you are a female, your life expectancy is longer, and therefore your chances of needing long-term care are greater. ☐

Family status: Are you single? If you are married, you may be more likely to receive informal care at home. ☐

Health factors: Do you smoke or have other health conditions? If you are a smoker or have other health conditions that could result in serious health problems in the future, your chances for needing long-term care are increased. ☐

Family history: Have family members been diagnosed with dementia or Alzheimer's? If so, your chances of needing long-term care may be increased. ☐

In addition to these risk factors, you also will need to consider your income and assets. Do you have expendable income? It is not advisable to purchase long-term care insurance if you cannot afford to pay the premiums and you have limited assets.



Growing Old, Baby Boomer Style

With the first baby boomers turning 65, they may begin developing health problems. Boomers are expected to live longer than any previous generation of Americans. Industry experts note that this will have an impact on the long-term care industry. The likelihood of needing long-term care services increases as we age and more Americans than ever before will be facing this dilemma at the same time.

Where is long-term care provided?

Many people equate long-term care with a stay in a nursing home, but for planning purposes it is important to understand that most long-term care is provided at home or in assisted living facilities, personal care facilities, continuing care retirement communities or adult day care centers. Another important point: the cost of in-home and alternative care can be just as hard to afford as nursing home care.

How much does long-term care cost?

Nursing home cost - According to the insurance industry, the national average cost for nursing home care in 2012 was $222 for a semi-private room and $248 for a private room. In 2012, the average nursing home cost in Kentucky was $193 per day for semi-private room and $214 for a private room.

Home health care cost - According to the insurance industry, Kentucky's average cost for a home health aide in 2012 was $18 per hour. The average cost in Kentucky for homemaker services in 2012 was $18 per hour.

Assisted living cost - According to the insurance industry, the 2012 average monthly cost for assisted living facilities in Kentucky was $2,826. The national average for assisted living facilities was $3,550 per month. The national average cost for adult day care in 2012 was $70 per day and the average cost in Kentucky was $68 per day.

(Updated information: 2012 MetLife market survey of long-term care costs)

Who pays for long-term care?

When Medicaid pays

Medicaid pays for long-term care when you no longer have financial resources to pay your own bills. To become eligible for Medicaid, you will likely have to "spend down" your assets. That means you pay your own bills until your assets fall below a certain level, then Medicaid takes over. You may still be required to pay part of the cost of your care from your available income.

Medicaid only covers the cost of care in Medicaid-approved nursing homes. Even facilities that accept Medicaid clients do not have to accept new residents once the required percentage of Medicaid beds is filled. The necessity of locating a facility with an open Medicaid bed could mean that you may not be able to choose the facility or area you would prefer. In some situations, Medicaid will pay for home health care.

Medicaid covers the cost for about half of those receiving nursing home care. But when does Medicaid begin? Single people and married couples must follow different rules to qualify. Here we describe these complicated situations in a very simplified way.

Rules for a married couple - Spouse at home keeps the house and its furnishings, one car, and half of all joint assets (up to $109,560). Any resources over that amount must be reduced to below $2,000 before resource eligibility for Medicaid can be established. This spouse keeps his or her own income and may get additional income from the institutionalized spouse, if the community spouse's own income is not enough to meet his or her needs.

Rules for a single person - Certain assets are protected. In general, the home is a protected asset for six months. However, if the home is valued at more than $506,000, the person is not eligible for Medicaid. Other protected assets include one car, personal belongings, $1,500 cash value in a life insurance policy, and a burial plot. The single person must reduce assets to $2,000. That is when Medicaid may begin paying long-term care expenses.

Kentucky Medicaid can "look back" at assets the person had for the five years prior to applying for Medicaid. If an asset, such as a house, was sold for less than fair market value, the transaction could result in a penalty period before Medicaid begins paying for care.

The figures above are effective for 2011. These figures change every year.

Using the value of your home

Some people decide to pay for their long-term care by using the value of their homes. Borrowing money against the equity in your home is one option you may have for covering the premiums for long-term care insurance or nursing home expenses. However, this is practical only if your home is fully or almost paid for and has a high monetary value.

A reverse mortgage is another option that also allows you to borrow against the equity in your home. But unlike other home equity loans, you don't have to pay back this type of loan until the last surviving borrower dies, sells the home or permanently moves out. The amount owed cannot exceed the value of the home at the time of repayment.

Reverse mortgages can be especially valuable for people who have little cash income, but a fair amount of equity in their homes, and who want to stay in their homes. There are, however, many risks with a reverse mortgage, including the loss of all equity in your home.

Call a financial adviser for more information about these options.

Paying with your own resources

You may be financially able to cover the costs of long-term care yourself from savings, pensions and other retirement accounts. If you're uncertain about your ability to afford long-term care, you might wish to talk to a financial adviser about estate planning.

Paying out-of-pocket might make sense for people who have sizable assets – enough to afford the cost of a long-term stay in a nursing home. If you can afford to pay for long-term care today, will you be able to afford it in the future? You may want to determine whether long-term care expenses will eventually outpace your income.

Long-term care insurance

If you are unable to care for yourself because of a prolonged illness, cognitive impairment or disability, long-term care insurance may help pay for a stay in a nursing home or other services such as adult day care, assisted living and home health care.

For more information on long-term care insurance and whether it's right for you, turn to Part 2 of this guide.

Military veterans and long-term care

The Department of Veterans Affairs (VA) offers geriatric and extended care services to veterans enrolled in its health care system.

For more information, call 877-222-VETS (877-222-8387). You can access additional information online by visiting http://veterans.ky.gov.

Federal Long Term Care Insurance Program

You may be among the millions of people who are eligible to apply for the Federal Long Term Care Insurance Program. The Long Term Care Security Act of 2000 made about 20 million people eligible to apply, including federal and postal employees and annuitants, active and retired members of the uniformed services and their qualified relatives.

For more information, call 800-LTC-FEDS (800-582-3337). The TTY line for the deaf/hearing impaired is 800-843-3557. Or you can go online to the program site at http://www.ltcfeds.com.

Using life insurance or annuities to fund care

Another way to pay for long-term care expenses is by purchasing a rider on a life insurance policy or annuity contract.

If the rider is attached to a life insurance policy, it may pay for long-term care costs but will reduce the death benefit by an equal amount. For example, if the death benefit on the policy is $100,000 and the long-term care costs total $70,000, the amount to be paid out upon your death will be reduced to $30,000.

Keep in mind that not all long-term care expenses may be paid under the terms of the rider. In addition, the cost of the rider will be added to your premium for the life insurance policy. The cost is particularly important if you have a universal life or variable life policy. Always review your annual statements to be sure you are properly funding your life insurance policy.

If your annuity contract has a rider for long-term care, you can use the value of your annuity to pay for long-term care without paying surrender charges. Some companies charge extra for this rider.

If you have any questions about long-term care riders, life insurance or annuities, please contact the Department of Insurance at 800-595-6053.

Limited coverage provided by Medicare

It is important to know that Medicare and regular health insurance do not cover long-term care. Medicare will cover only a short stay in a nursing home for skilled care, subject to Medicare requirements. Skilled care is given by registered nurses and other highly trained health care professionals.

For example, when specific conditions are met, including a prior three-day stay, Medicare fully covers a stay of 20 days in a nursing home, but only when you need skilled nursing care. After the first 20 days, Medicare pays for only a portion of the skilled nursing care bill for another 80 days. After that, Medicare pays nothing.

Medicare pays only a small percentage of the nation's total nursing home bill. It does not pay for personal/custodial or intermediate care, which is the type of care you may need.

Keep in mind, however, that even with long-term care insurance, you will need Medicare and/or private health insurance because long-term care insurance usually will not pay other medical or hospital expenses.

Short-term nursing home policies

Short-term nursing home policies provide benefits for less than 12 months and do not have to meet the same requirements as long-term care insurance. A policy must provide benefits for at least one year in order to qualify as a long-term care policy.

Long-Term Care Insurance Partnership Program

The partnership program is designed to provide incentives for people to take personal responsibility for their own care by purchasing long-term care insurance. The program was designed to reduce Medicaid costs for nursing home care. In addition, it encourages Kentuckians to purchase long-term care insurance in order to protect some or all of their assets by providing exemptions from the Medicaid spend down requirements.

Consumers who purchase and utilize benefits from a long-term care insurance partnership policy will be exempt from Medicaid spend down requirements equal to the amount of benefits paid by the long-term care partnership insurance policy. For example, if your long-term care partnership policy paid $200,000 in benefits, then $200,000 of your assets would be exempted from Medicaid spend down requirements.

This program will help Kentuckians financially prepare for the possibility of needing long-term care services such as nursing home care, home health care or assisted living facility care. You will be able to purchase this product from any insurance company who chooses to offer a long-term care partnership policy once the program goes into effect.

Will my assets be exempt for Medicaid spend down requirements if I already have a long-term care policy? Only the policies issued after June 5, 2009, can be considered partnership policies. Not all long-term care policies issued after the date the partnership program goes into effect will be considered partnership policies.

Partnership policies will also have to meet certain requirements under federal law. If your current long-term care company offers partnership policies, then you might be permitted a period of time to exchange your current long-term care policy for a partnership policy with the same company. Any company offering partnership policies shall offer exchanges to qualifying policyholders.

What happens if I purchase a long-term care partnership policy and move to another state? If you move to another state that participates in the partnership program and they also accept the reciprocal agreement, then you could get credit from that state's Medicaid spend down requirements. Your policy would still have value even if you do not qualify for a partnership policy. If you move to a state that does not participate in the partnership program or does not accept the reciprocal agreement, then you would not be given credit toward that state's Medicaid spend down requirements. You might want to take that into consideration before moving to another state.

PART TWO – LONG-TERM CARE INSURANCE

Long-term care insurance can be purchased to:

- Protect you and your family from the high cost associated with a chronic condition requiring long-term care,
- Preserve your assets for your heirs, and
- Allow you to pay your own way, giving you more independence and flexibility.

Over time, long-term care coverage has evolved to provide more than nursing-home-only coverage. Assisted living, adult daycare and home health care are other options on most long-term care policies.

Is long-term care insurance right for you?

Answering the following questions will help you decide whether long-term care insurance is right for you.

1. Medicaid: Do you now receive Medicaid or Supplemental Security Income? If yes, you do not need long-term care insurance. If no, you will need a supportive family or a good insurance policy. For more information about Medicaid, see pages 3-4. If your circumstances change, you may need long-term care insurance.

2. Family support: Would relatives or friends be willing and able to take care of you if you needed continual help for an extended period of time with such things as eating, bathing, dressing, toileting, continence or transferring? If yes, you might not need long-term care insurance. Keep in mind the health status of your family and friends, as well as job or child care responsibilities, could impact their ability to provide the needed care in the future. If no, you may need long-term care insurance.

3. Income: Is your income enough to cover the costs of long-term care services now and in the future? If yes, you might not need long-term care insurance. If no, you may want to consider long-term care insurance.

4. Income/savings: Can you afford to pay $200-$300 (and even more the older you are) from your income or savings every month for insurance premiums? If no, you might not be able to afford long-term care insurance. Could you afford the premium if it increased in the future?

If you do decide to buy insurance, you will need enough income to have the ability to keep the policy in force. You need to be sure you can afford your premiums, even after retirement, and still have a cushion for unexpected expenses or premium increases.

Why should I consider long-term care now?

Taking a realistic look at your resources – both financial and personal – can help you develop a plan that will give you more options and control over when and where you will receive long-term care if you need it. Health issues could make you ineligible to purchase long-term care insurance at a later date.

There are no guarantees, but planning gives you a better chance of:

- Staying independent,
- Protecting your family from the personal and financial costs of long-term care, and
- Preserving your assets – property, money and other valuables.

You might want to consider long-term care if:

- You have significant assets and income,
- You want to protect those assets,
- You can pay the premiums including any rate increases without difficulty,
- You want flexibility in choosing care, or
- You don't want to depend on others.

It is not recommended to purchase long-term care insurance if:

- You cannot afford the premium,
- You are on Medicaid,
- You can barely afford to pay your other expenses,
- You have limited assets, or
- Your only source of income is Social Security.

To help you in this planning process, this guide includes a personal and financial self-assessment worksheet. (See page 34.)

Making the long-term care insurance decision

So how do you make the decision? Here are some suggestions:

- Take your time. Educate yourself on the issues (this guide is a good place to start).
- Enlist the aid of others – trusted family members and professionals, including your agent, financial planner, attorney, accountant or tax specialist.
- Don't make your decision until you have a complete understanding of the benefits, costs and consequences from a variety of perspectives.

To start the decision-making process, fill out the personal and financial self-assessment on page 34.

How long-term care insurance works

Long-term care insurance policies are not standardized like Medicare supplement insurance. Companies sell policies that combine benefits and coverage in different ways. It is important that you read and understand your policy.

Insurance companies that sell long-term care insurance generally pay benefits using one of three different methods:

1. Expense incurred method – First, the company decides if the policyholder is eligible for benefits and if the services received are covered by the policy. Expenses up to the dollar limit of the policy will be covered with payment going to either the policyholder or the provider. This benefit will be the lesser of the actual charge or the specified amount in the policy.

2. Indemnity method – The benefit is a set dollar amount. The benefit is not based on specific services received or expenses incurred. The company decides if the policyholder is eligible and if the services received are covered. The money is paid directly to the policyholder up to the limit of the policy.

3. Disability method – The policyholder must meet the benefit eligibility requirements. The policyholder will receive payments even if no services are received.

Pooled or shared benefits

The word "pooled" is used in a couple of ways regarding long-term care insurance.

Pooled benefit, meaning coverage for more than one person under a single policy. This is also called a "joint policy" or "joint benefit." You can buy a policy that covers more than one person – husband and wife, two partners or two or more family members. Usually there is a total benefit limit that applies to all covered individuals. If one collects benefits, that amount is subtracted from the total.

Pooled benefit providing a total dollar amount that can be used for various kinds of long-term care. These policies pay a daily or monthly dollar limit for one or more covered services.

How can you buy long-term care insurance?

The possibilities include: individual policies; group policies from your employer, federal government or association; policies sponsored by continuing care communities, or a rider to a life insurance policy or annuity contract. You can contact an insurance company, local agent or broker for more information.

Isn't long-term care insurance expensive?

Yes, it can be expensive. Like many other types of insurance, the older you are when you apply, the higher your premium will be. Also, disability or illness may make you uninsurable. Besides age, your premium is affected by where you live, the elimination period and benefits you choose, and the number of years of coverage.

Depending on the type of long-term care policy you buy, you may need to pay the premiums for the rest of your life. Some companies offer other payment options that allow you to "pay off" the insurance after 10 or 20 years, or at age 65. Many companies offer a waiver of premium, which means that you get to stop paying premiums after receiving benefits for a specified period of time.

An important note on the cost of long-term care insurance: the least expensive policy may not always be the best choice. If a policy starts out too low, its premiums could increase in the future. Insurance companies must collect enough in premiums to cover administrative processes, including paying claims, while making a profit.

What factors affect my premium?

Several factors have an impact on the premium you pay for long-term care insurance.

1. Age - Probably the most important factor is your age at the time you apply. The older you are when you purchase a policy, the higher your premium. Once you've purchased a policy, your premium will not increase simply because you get older. However, if the company raises premiums across the board – in other words, for all customers with the same policy – then your premium will increase.

2. Health - Companies that sell long-term care insurance look at your health and health history before deciding to issue a policy. When you fill out your application, it is important to answer all questions correctly and completely.

3. Where you live - The cost of long-term care in your area will be a factor. Before making a decision about which policy to buy, check out the cost of services in the area where you think you will be receiving care. This may be near your current residence, at a retirement home or a family member's home.

4. Daily benefit - Another factor that affects your premium is the policy's daily benefit or how much your policy will pay per day to cover long-term care costs. Naturally, companies charge higher premiums for policies that offer higher daily benefits. Simply put, more coverage will cost more money.

5. Elimination or deductible period - The number of days you must cover the cost of care yourself. For example, if your policy has a 90-day elimination period, you would have to pay out-of-pocket for your long-term care for 90 days before your policy would begin paying.

The shorter the elimination period, the higher your premiums. Although a policy with a long elimination period may be cheaper in terms of premiums, it might end up costing more. A 90-day stay in a nursing home could cost you thousands of dollars – and if your stay is less than 90 days, a long-term care policy with a 90-day elimination period pays for nothing. Some policies calculate the elimination period differently. These elimination periods could be based on the days of service method or the calendar-days method:

- **The days-of-service method -** Only counts the days that you receive services. If you are receiving services three days a week then only those three days would go toward satisfying the deductible or elimination period. It could take much longer to satisfy the elimination period if it is based on the number of days services are provided.

- **The calendar-days method -** Every day of the week satisfies the elimination period regardless of whether services are received on those days.

The benefit period is the length of time the policy will cover you. This can be as short as one year or as long as your lifetime or "unlimited." A longer benefit period means a higher premium.

How benefits are paid

When the indemnity method is used, the benefit is a set dollar amount. This benefit is paid directly to you, regardless of expenses incurred, provided you are eligible for benefits.

When the disability method is used and you meet the eligibility criteria, the benefits will be paid even if you are not receiving long-term care services.

Policies that pay benefits using the expense-incurred method will pay to you or your provider the lesser of the expense you incur or the dollar limit in your policy.

What is inflation protection, why is it important?

With inflation protection, your policy will increase and help with the rising cost of services. You may know how much a long stay in a nursing home would cost you now, but what will it cost in the future, when you'll need the long-term care policy to cover expenses?

Inflation protection automatically increases your benefits each year to help keep up with rising costs. Variations of inflation protection, including simple and compound interest, are typically available from all companies. They are required to offer at least 5 percent compound inflation protection, however.

Nonforfeiture benefits

A nonforfeiture benefit allows you to retain some of your long-term care benefits if you terminate the policy. Without this rider as part of your policy, you will not retain any long-term care benefits from your policy if you cancel it. Insurance companies must offer consumers this option of purchasing nonforfeiture benefits at the time they purchase long-term care insurance.

The longer you pay the premiums, the more value you build in the policy. If you cancel the policy some time in the future, the value of your nonforfeiture benefit can be used to obtain certain benefit options. Some common options would be a reduced paid-up benefit, a shortened benefit period or an extended term option.

Contingent nonforfeiture benefit

If you choose not to take the nonforfeiture benefit, then insurers must provide a contingent nonforfeiture benefit upon lapse. This benefit only goes into effect when the premium increases above a certain percentage. That percentage varies based on your age at the time of purchase. The percentages should be listed in the policy and outline of coverage and/or attached disclosure.

Important consumer protections

Rate increase disclosure - Insurance companies selling long-term care insurance must disclose a 10-year rate increase history for any similar type of long-term care product that the company is marketing to a consumer. This applies to both individual and group products.

What facilities does long-term care insurance cover?

This varies, so be sure you understand the policy before you buy it. The most frequently covered facilities are:

- Nursing homes
- Your home
- Long-term care facilities
- Adult day care centers
- Assisted living facilities
- Personal care facilities

To be covered, you must use the type of care and services your policy requires. Policy terms vary so be sure to read your policy carefully. Your policy might specify facilities where long-term care services will be delivered. Under your policy, services may be delivered at the locations listed on the previous page.

Federally tax-qualified and non-tax-qualified policies

The table below outlines the differences between tax-qualified and non-tax-qualified policies. In Kentucky, a taxpayer may deduct amounts paid during the tax year for long-term care insurance. Consult with your tax consultant or legal advisor regarding the tax consequences of your situation.

	Federally tax-qualified individual long-term care plans	**Federally non-tax-qualified individual long-term care plans**
Federal requirements	Must be considered chronically ill, which means an individual who has been certified by a health care practitioner within the preceding 12 months as: (1) being unable to perform without substantial assistance from another person at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity; or (2) requires substantial supervision to protect the individual from threats to health and safety due to a severe cognitive impairment.	* May be a different combination of benefit triggers. * Benefit triggers are not restricted to two or more activities of daily living. *Do not have to meet the substantial assistance requirement. *Some of these types of policies use a medical necessity requirement, which cannot be used in tax-qualified plans.
Federal tax implications	If you itemize your deductions, you may be able to deduct some or all of your long-term care insurance premium. You may then be able to deduct any amount over 7.5% of your adjusted gross income on your federal tax return. The amount depends on your age. See page 17.	You may or may not be able to deduct any part of your annual premiums. This issue has not been clarified by Congress or the U.S. Department of Treasury.
Grandfathered plans	Plans issued prior to December 31, 1997, are considered tax qualified plans regardless of the benefit trigger requirements.	For plans issued after December 31, 1997, the insured must be chronically ill before qualifying for federal tax status.

YOUR AGE	MAXIMUM AMOUNT YOU CAN CLAIM
40 YEARS OLD OR YOUNGER	$340
AGES 41-50	$640
AGES 51-60	$1,270
AGES 61-70	$3,390
71 OR OLDER	$4,240

2011 figures. These amounts will change annually based on the medical consumer price index.

What do I need to know about benefit triggers?

Each insurance policy has certain conditions that "trigger" the policy to begin paying benefits. It's important to know what a policy's benefit triggers are before you buy.

When your mental or physical condition reaches a specified level of disability, you have met the benefit trigger requirements and are entitled to benefits from the policy. Some policies, such as those that are federally tax-qualified, have more restrictive benefit triggers.

In order to qualify for benefits from a federally tax-qualified policy or certificate, you must be considered a chronically ill individual. A chronically ill individual has been certified by a licensed health care practitioner within the preceding 12 months as:

- Being unable to perform (without substantial assistance from another individual) at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity; or

- Requiring substantial supervision to protect the individual from threats to health and safety due to a severe cognitive impairment.

Benefit triggers usually are based on the policyholder's ability to perform activities of daily living. The activities of daily living are specified in law for federally tax-qualified plans as:

1. EATING: ability to feed oneself.
2. TOILETING: ability to get to and from the toilet by yourself, getting on and off the toilet, and performing associated personal hygiene.
3. TRANSFERRING: ability to move yourself in and out of a chair, bed or wheelchair.
4. BATHING: ability to wash yourself in the tub or shower, get in and out of the shower, or give yourself a sponge bath.
5. DRESSING: ability to put on and take off clothing as well as any necessary braces, fasteners or artificial limbs.
6. CONTINENCE: ability to sustain bowel control and bladder function or perform necessary hygiene associated with a catheter or colostomy bag.

Other benefit triggers can be used for non-tax-qualified plans. For example, some non-tax qualified plans have a medical necessity requirement. Tax qualified plans cannot use a medical necessity requirement. Research has shown that bathing is usually the first activity of daily living that a person can't do. While most policies use all six activities of daily living as benefit triggers, qualifying for benefits from a policy that uses five activities of daily living may be more difficult if bathing isn't one of them, according to the National Association of Insurance Commissioners' (NAIC) publication *A Shopper's Guide to Long-Term Care Insurance.*

Other policy features worth considering

Comparing policies can be confusing. In addition to the information already covered in this section on long-term care insurance, you may want to look for other provisions, including the following:

- Coverage of all levels of care (personal, intermediate and skilled) without restrictions.
- Waiver of premium after receiving benefits for a period of time, usually 90 days.
- Spousal discount when both spouses apply for coverage at the same time.
- Bed restoration benefit pays charges for keeping your bed in a long-term care facility when you are absent for short intervals, such as hospitalization.

- Multiple-stays option prevents you from being required to satisfy a new deductible period for nursing home stays separated by less than six months.

- Home and community care option may be available as a rider to a nursing home policy.

- Coverage of a medical alert system or other alterations so you can remain in your home.

- Limited benefits for ambulance transportation to a hospital.

- Informal caregiver training benefits provide limited training for family members to learn more about assisting with your care.

- Meals on Wheels benefit covers meals to be delivered to you at home up to a set dollar amount per day when you have home health care benefits.

- Survivorship benefit allows a surviving spouse's premiums to be paid-up for life if the other spouse passes away after having maintained the policy for a specified period of time.

- Respite care benefit provides long-term care services for a limited period of time to give the family caregiver a break. This type of care is typically provided by home health care agencies, independent home care providers, assisted living facilities and nursing homes.

- Care coordinator is typically a trained nurse or social worker who works on behalf of the insured to see that they receive the best care possible and get the most out of the benefits in the policy.

- Equipment benefit typically allows you to modify your home in order to allow you to stay at home longer. Some examples would be to provide a medical alert system in your home, hand bars or ramps.

- Caregiver training provides instruction on how to care for family members.

Reinstatement protection required

If you are concerned about your policy lapsing due to a cognitive impairment or loss of functional capacity, it is important to note that insurers who issue policies after July 15, 2002, are required to:

- Provide applicants the option to designate at least one additional person to receive notice of the termination of that policy due to non-payment of premium.

- Provide at least a 30-day prior notice of termination for non-payment of premium to the insured and his/her designated representative. This measure is designed to provide information and protection against unintentional termination of policies due to non-payment of premium.

- Allow the policyholder or certificate holder to reinstate coverage in the event of lapse. If the insurer receives proof that a policyholder or certificate holder was cognitively impaired or had a functional incapacity before the end of the grace period and applies for reinstatement within five months, coverage will be reinstated.

Return of unearned premium

Companies issuing, delivering or renewing long-term care insurance policies on or after July 12, 2006, must promptly refund any unearned premium if a policy is canceled. The refund must be the portion of the premium paid beyond the month in which the cancellation is effective.

PART THREE – LONG-TERM CARE TIPS, INFORMATION BEFORE YOU BUY

Shop around. Check with several companies and agents before you buy. Be sure to compare benefits, the limitations of coverage, the exclusions and the premiums. Policies that provide the same coverage may not necessarily have the same premium. Be careful about buying on price alone.

Take your time. Never let anyone pressure or scare you into making a quick decision. Don't buy a policy the first time an agent comes calling. Ask the agent to give you an outline of coverage summarizing the policy benefits. Compare outlines of coverage from several policies.

Watch out for a sales pitch that plays on your fears and emotions. A sales pitch that tries to frighten or "guilt" you into buying long-term care insurance is an indication that you should shop elsewhere.

Don't make your decision alone. Some unprincipled individuals prey on senior citizens. Protect yourself by talking with a trusted friend, family member and/or professional before making a commitment. If you meet with an agent to discuss a policy, it is wise to have someone else with you to listen to the agent's presentation. Two other sources of help are staff members from the Kentucky Department of Insurance or your area Office of Aging. Look at the Sources section on page 32 for contact information.

Don't be misled by advertising. Don't be misled by the endorsements of celebrities. Most of these people are actors who are paid to advertise — not insurance experts.

Be wary of cards received in the mail that look as if they were sent by the federal government. They may actually have been sent by insurance companies trying to find potential buyers. Be skeptical if you are asked questions over the phone about Medicare or your insurance. Any information you give may be sold to insurance agents who may call you or come to your home.

Be aware that it is rarely necessary to buy more than one policy. One good policy is enough.

Remember that short-term nursing home policies provide benefits for less than 12 months. Short-term policies do not have to meet all the requirements of long-term care insurance. A policy must provide benefits for at least one year in order to qualify as a long-term care policy.

Don't be misled by anyone who says your medical history isn't important. Disclosing your medical history is very important. Make sure you fill out the application completely and accurately. If an agent fills out the application for you, don't sign it unless you have read it and made sure the information recorded is correct. If information about the state of your health is wrong, the company may refuse to pay your claims and can rescind your policy, even though it is guaranteed renewable. Even if you are denied coverage with one company because of your health, don't give up. Try another company.

Don't be afraid to ask questions. Some examples:

- Has this company increased premiums on policies it has sold to consumers in Kentucky or in other states?
- What long-term care facilities and home health care providers near my home will be covered by the policy? You may want to verify this information with the facility or provider.
- What are my choices for daily maximum, lifetime maximum, elimination period and inflation protection?
- If the policy requires an elimination period, do I have to meet it only once, or more than once during my lifetime?
- May I hire anyone I choose to provide personal care and homemaker services under this policy? If not, what are the qualifications that care providers must meet?

If the policy waives the premium.

- When is the premium waived?
- Does the waiver apply to all levels of care?

Know what you are buying. Make sure you know what the policies cover and what they do not. If you have questions, ask the agent before you buy.

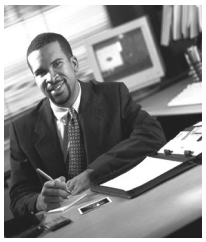
If the agent gives you answers that are vague or differ from information in the company literature, or if you have doubts about the policy, tell the agent you will get back to him or her later. Beware of an agent who claims the policy can only be offered once. Call the company if you cannot get satisfactory answers from the agent.

Some companies sell their policies through the mail or Internet, bypassing agents entirely. If you select such a policy, don't hesitate to contact the company before you buy if you don't understand how the policy works.

Strength of the insurer

Look for a financially sound insurer. Since you are buying a policy for use 20 to 30 years in the future, find a company that receives high financial-safety marks from insurance-ratings companies. You can also check online ratings from A.M. Best, Fitch Ratings, Moody's, Standard & Poor's or Weiss (www.ambest.com; www.fitchratings.com; www.moodys.com; www.standardandpoors.com; and www.weissratings.com). Most publications are free, and others are available for a fee. Insurance industry experts advise consumers to buy from insurers that are rated in the top two financial-strength categories by at least two of the ratings services.

Choosing an agent



An insurance agent is a licensed professional. Insurance agents must take classes and pass certain tests to earn a license.

There are many good ways to choose an agent. Ask friends, relatives and colleagues for recommendations. If your current insurance agent doesn't sell long-term care policies, ask for a recommendation.

When selecting an agent, choose one who is licensed to sell insurance in Kentucky. To verify whether an agent is licensed and in good standing, please visit our website at http://insurance.ky.gov/. To access that information, use the Agent/Agency Search or call the Department of Insurance at 800-595-6053.

It is important that you choose an agent with whom you feel comfortable and who will be available to answer your questions. Another thing to look for is an agent who is looking out for your best interests.

Before and after you buy

- **Never pay in cash.** Write a check and make it payable to the insurance company.
- **Get contact information for both your agent and the company.**
- **Upon receipt, read the policy and make sure it provides the coverages you purchased.** Reread the application you signed. It becomes a part of the policy. If it's not correct, notify the insurance company right away.
- **If you don't receive your policy within 60 days, contact the company.** When you receive your policy, keep it in a convenient place where you can find it, and tell a trusted friend or relative where it is.

- **Remember: you are entitled to a 30-day free look on all long-term care policies.** If you decide you do not want the policy after you purchase it, you can cancel and return the policy and get your money back if you notify the company or agent within 30 days after the policy is delivered. (This would not apply to long-term care riders attached to a life insurance policy or annuity contract.)

- **A little help from your friends: third party notification.** This provision allows you to name another person (a third party) who would be notified by the company if your policy is about to lapse because the premium has not been paid. The other person can be a relative, friend or a professional like an attorney or accountant. He or she would then have a set period of time to pay the overdue premium. This provision is especially helpful for people who may be suffering from an illness or mental incapacity and haven't paid the premium at a time when they may need the coverage the most. This requirement became effective for any long-term care policy issued after July 15, 2002.

Replacing a policy

Before switching policies, make sure you understand the difference between the new policy and your current policy. Even if your agent has switched companies and wants you to switch too, carefully consider any changes you make. In some situations it may be appropriate to switch.

For example, your current policy might contain benefit limitations that are no longer allowed. It also might not contain benefits that must be offered in new policies. Older policies could include the following limitations:

- Requiring a hospital stay before nursing home benefits are available (hospitalization prior to nursing home confinement does not occur in many cases),
- No home health care, assisted living benefits, adult day-care benefits or only minimal coverage,
- No inflation protection or other benefit increases,
- No protection against cancellation due to a loss of mental or physical capacity,
- No nonforfeiture benefits, or
- Benefit amounts that are too low to cover today's long-term care expenses.

You should compare all the benefits of your policy to any new policy you are considering. Remember, however, that a new policy with better benefits may cost significantly more than your current policy. Also, if you bought your current policy before Jan. 1, 1997, it is grandfathered in and is considered a tax-qualified plan. A new policy may or may not be tax-qualified.

Consult with a financial adviser. If you replace your current long-term care policy, the new company must give you credit for any probationary periods you have already served under the current policy (including waiting periods for coverage of pre-existing health conditions). Two important points:

- Be sure to inform the company on the application that you're replacing a policy.
- Don't cancel the current policy until after you have received your new policy, or you could be left without coverage if the new insurer denies your application.

Turning, turn to earn, churning

Those are colorful terms for a dishonest and illegal practice — sales agents returning once a year to pitch a "new and improved" insurance policy. By persuading a buyer to cancel a good policy, a sales agent subjects a customer to higher premiums and new waiting periods for the sake of earning a new commission.

Frequently asked questions: long-term care insurance

What types of facilities could long-term care insurance cover? Facilities covered by long-term care insurance may range from an assisted living facility to a nursing home.

What is not covered? Some insurers will exclude pre-existing conditions for up to six months. Long-term care policies may exclude coverage for the following:

- Mental or nervous disorders, except Alzheimer's disease, which must be covered;
- Alcoholism and drug addiction;
- Illness, treatment or medical condition arising out of:
    - (a) war or act of war,
    - (b) participation in a felony, riot or insurrection,
    - (c) service in the armed forces,
    - (d) suicide or attempted suicide, or self-inflicted injury,
    - (e) aviation (this does not apply to fare-paying passengers);
- Treatment provided by a government facility (unless otherwise required by law);
- Other government program services (except Medicaid);
- Services provided by a family member;
- Workers' compensation, employers' liability or occupational disease law;
- Services for which no charge is made in the absence of insurance.

Keep in mind the insured must meet benefit triggers in order to qualify for benefits. Requirements can be established for facilities in order for care to be provided at those locations.

Your policy may exclude coverage outside the United States.

When do benefits begin? Benefits begin after the elimination period has been met. Some policies may have no elimination period.

How long do benefits last? Long-term care policies generally limit benefits to a maximum dollar amount or a maximum period of time. Different limits may apply for various types of coverage within the same policy. The applicant will typically choose the benefit duration at the time of application. Insurers may offer different options of benefit periods.

Can a policy be canceled? Long-term care policies must be either guaranteed renewable or noncancellable, although noncancellable is rarely offered. Guaranteed renewable or noncancellable policies must be renewed unless you misrepresented material information in the application, failed to pay premiums or exhausted your benefits. Insurers cannot decrease your benefit unless you request it. Premiums for noncancellable policies cannot be increased while the premiums for guaranteed renewable policies can. After the policy has been in force for two years, the insurer cannot cancel the policy due to misstatements in the application, unless the misstatements were material to the acceptance of the risk or were fraudulent.

Can my premiums be increased once I purchase the policy? Long-term care policies normally have level premiums, meaning the premiums do not automatically increase as you age or due to health status. However, insurers can raise rates for an entire class of people if the rates are justified and approved by the Kentucky Department of Insurance. They cannot single you out for a rate increase.

It is wise to be sure you can afford the premium if the rates increase; however, you do have options if your rates increase. Options available may include:

- Pay the increased premium,
- Cancel the policy,
- Choose the nonforfeiture benefit, if available, or
- Some insurers may allow you to reduce coverage to lower the premium. This may allow you to keep your coverage in force if you cannot afford the premium increase.

What can I do if I don't want this policy after it's been delivered to me? Kentucky law requires a full refund of your money if you cancel within 30 days of delivery by returning the policy to the company or agent.

Should I keep my old policy or switch to a new policy? Never drop an old policy before making sure your new policy is in force. If you are not accepted for the new policy and you have already canceled the old policy, you would be without coverage and you may not be able to purchase coverage from another insurer based on your current health status. There could be some situations where it makes sense to switch policies. For example, you may decide you want assisted living benefits and that isn't covered by your old policy. Keep in mind that premiums are based on your age and other factors at the time of purchase. The older you are when you purchase long-term care insurance, the more it will cost.

Do I qualify for Medicaid or government assistance? You can call the Kentucky Department for Medicaid Services at 800-635-2570 or your local Medicaid office to find out if you qualify.

If new benefits are developed in the future, would a person owning a long-term care insurance policy be eligible to buy them? That may vary from company to company, but under any circumstance, the policyowner would be subject to underwriting regulations to determine eligibility for additional benefits. You might be turned down for new benefits, but you will not lose existing coverage, regardless of health conditions, if you keep paying the premiums. Some companies have an alternate care benefit provision, which will allow you to receive an alternate benefit that may become available in the future providing both parties agree.

Can I expect my present rates to change in the future? There is always the possibility that a company may find it necessary to make adjustments in their existing rates. Your agent should have discussed this with you at the time you bought your policy. Insurers are required to provide you with a rate increase history.

If I move to a more expensive part of the country will I have an opportunity to upgrade my program to reflect current costs? Most companies would permit you to apply for higher benefits, but this determination would depend on your current eligibility. If accepted, your premiums could increase.

Glossary

Many of the terms defined in this section appear in the enclosed comparison charts. Others are used in this booklet and are included to help you evaluate policies.

Activities of Daily Living – Basic daily care needs of individuals, including bathing, dressing, toileting, control of bladder or bowel functions, transferring from bed to chair and feeding.

Adult Day Care – A center that provides care at least four hours per day and three days per week. Kentucky certifies adult day care centers that provide social and/or health services and assistance with activities of daily living. Licensed adult day care centers provide health services in addition to social services.

Assisted Living Facilities – Provide a residential environment for people who need help with the activities of daily living. These facilities cannot administer drugs although they can provide assistance, such as reminding you to take your medicine.

Benefit Period – The length of time you are eligible to receive benefits.

Benefit Triggers – When your physical or mental condition reaches a specified level of disability you have to meet to be entitled to benefits. (See page 17 for more detail.)

Continuing Care Retirement Communities (CCRC) – These communities offer several levels of care at one location. An individual can obtain different services as needs change without having to move to a new community.

Cognitive Impairment – A deficiency in a person's short- or long-term memory; orientation as to person, place and time; deductive or abstract reasoning; or judgment as it relates to safety awareness (as in Alzheimer's disease).

Company Rating – The financial rating assigned to insurance companies based on accepted methods of accounting.

Compound Interest – Each year, your maximum and daily benefit will increase by a certain percentage, normally 5 percent of the maximum and daily benefit from the previous year. The compound interest rate will provide a higher benefit than the simple interest rate in future years.

Conditionally Renewable – A policy that is conditionally renewable can be non-renewed only for stated conditions other than deterioration of health. Conditionally renewable policies are often non-renewed if all policies of the same form are non-renewed in the state. (Conditionally renewable policies could not be sold in Kentucky after July 15, 1992.)

Contingent Benefit Upon Lapse – Beginning July 16, 2002, insurance companies must offer a nonforfeiture benefit. If this benefit is declined, then a "contingent benefit upon lapse" clause must be included in the policy. The contingent benefit upon lapse is triggered when premiums increase above a certain percentage, which varies by age, and the policy/certificate lapses within 120 days of the date of the premium increase.

The contingent benefit includes options to:

- Reduce benefits provided by the current coverage without requiring additional underwriting. This will keep premiums from increasing.
- Convert coverage to paid-up status with a shortened benefit period.
- Notify the policyholder or certificate holder that a default or a lapse at any time during the 120-day period will be regarded as an acceptance of the offer to convert. Nonforfeiture benefits provide similar options although these are available at any time and are not contingent upon a rate increase.

Chronically Ill – In general, the federal definition of a "chronically ill individual" means any individual who has been certified by a licensed health care practitioner as:

- Being unable to perform (without substantial assistance from another individual) at least two activities of daily living for a period of at least 90 days due to loss of functional capacity, or
- Requiring substantial supervision to protect such individual from threats to health and safety due to severe cognitive impairment.

Such term shall not include any individual otherwise meeting the requirements of the preceding sentence unless within a 12-month period a licensed health care practitioner has certified that such individual meets such requirements.

Elimination Period – There are two types of elimination periods. If you have a *90 calendar-day elimination period*, benefits begin 90 days after you are determined to be chronically ill. If you have a *90 service-day elimination period*, benefits begin after you have received services for 90 days. In a nursing home it is likely that you would receive services every day, so this may not make a difference. However, this could make a drastic difference if you have a home health care benefit and you are not receiving services every day. For example, if you receive services three days a week, you would have met three days of your elimination period after a week of services. At this rate, it would take you 30 weeks to meet your 90 service-day elimination period before benefits would begin. Elimination periods can be satisfied once in a lifetime or during each episode of disability depending on the language in the policy.

Exclusion – Specified benefits not included in your policy. Insurers are only allowed to exclude benefits for specific reasons.

Guaranteed Renewable – The policy owner has a contractual right to renew the policy if they choose. The insurer must renew the policy as long as the premium has been paid. The insurance company can increase the premiums on all like policies in a class, but cannot single you out for a rate increase.

Hands-on Assistance – When a policy refers to "hands-on assistance," it means the physical assistance of another person without whom you would be unable to perform an activity of daily living. If you could not get out of bed yourself, then you would need hands-on assistance. Specifying hands-on assistance will make it harder to qualify for benefits. More information is available in your policy under the definition of "substantial assistance."

Home Health Care – Care received in a person's home. It may include part-time skilled nursing care, respite care, part-time services of a home health aide, part-time help from homemakers or special therapies such as speech, physical or occupational.

Hospice Care – Care provided by a public agency or private organization that is primarily engaged in providing pain relief, symptom management and supportive and palliative services to terminally ill people and their families.

Inflation Benefits – A feature in some long-term care policies that allows the initial daily benefit to increase each year to offset rising nursing home and/or home health care costs. Specific benefits may vary.

Intermediate Care – Care needed for stable conditions that require daily, but not 24-hour, nursing supervision. Such care is supervised by registered nurses or licensed practical nurses and ordered by a physician. Intermediate care is less specialized and requires fewer procedures than skilled nursing care. It often involves more personal care and is generally needed for a longer period of time.

License – All nursing homes must be state licensed. However, in Kentucky assisted living facilities are certified, not licensed, and adult day care centers may be either licensed or certified.

Lifetime Maximum Benefit – The total period that benefits are payable. This may be measured in days or dollar amounts.

Medicaid – A joint federal and state program for people who have medical needs and are financially eligible.

Medically Necessary – A term used in some policies to clarify certain medical needs that must exist in order for benefits to be paid. Many policies do not use this definition. The definition of medical necessity varies from policy to policy. Some insurance companies rely on your physician's opinion while others make their own determination.

Medicare – A federal health insurance program that includes limited coverage with specific eligibility requirements for long-term care. Benefits for hospice, home health and respite care are also provided by Medicare. More information on Medicare is available by contacting the Senior Health Insurance Program (SHIP) Medicare information line: 877-293-7447. Some publications, including Medicare & You, are online at http://www.medicare.gov/.

Noncancellable – This term can be used only when the insured has the right to continue the long-term care policy in force by making timely payment of premiums and the insurance company has no right to make any change in any provision of the insurance or in the premium rate.

Nursing Facility Care – Facilities that provide skilled, intermediate, and, in some cases, personal care.

Out-of-pocket – This is when you pay for the cost of care yourself. (See page 5 for more information.) Also referred to as paying with your own resources.

Period of Confinement – The period from the first day benefits are paid for inpatient long-term care to the day benefits end.

Personal Care – Often referred to as "custodial care." Each policy will have its own definition. This level of care helps a person perform activities of daily living. It is typically given by people without medical skills. This care includes minimal assistance or supervision with bathing, eating, dressing and other routine activities of daily living. It is less intensive or complicated than skilled or intermediate care. A personal care facility is designed to provide these services.

Pool of Money – Pooled (shared) benefit, meaning coverage for more than one person under a single policy. This is also called a "joint policy" or "joint benefit." You can buy a policy that covers more than one person – husband and wife, two partners, or two or more related adults. Usually there is a total benefit limit that applies to all covered individuals. If one collects benefits, that amount is subtracted from the total.

Pre-existing Conditions Waiting Period – The amount of time a policy must be in effect before it pays for care related to a health problem you had when you applied for coverage.

Premium – The amount of money you will be charged for a policy.

Rescind – To terminate a contract from the beginning (as if it never existed).

Respite Care – Short-term care provided to relieve primary caregivers of their duties.

Restoration of Benefits – After some benefits are used, full benefits are restored, as if none of the benefits had been used; usually there are some restrictions to this provision.

Return of Premium – Some long-term care policies will return a percentage of the premiums paid over the life of the policy if little or no benefit has been used.

Simple Interest – Each year, your maximum and daily benefit will increase by a certain percentage, normally 5 percent of the original maximum and daily benefit amount.

Skilled Care – Medical care that must be administered by skilled personnel such as registered nurses or professional therapists. This care is available 24 hours per day, is ordered by a physician, and usually involves a treatment plan. Some people need skilled care for only a short time after an acute illness, while others require such care for longer periods. A few who receive such care remain at home with help from visiting nurses. This is the only level of care that may be paid by Medicare for a limited period of time.

Spend Down – A requirement that an individual use up most of his or her income before qualifying for Medicaid. (See pages 3-4.)

Standby Assistance – Refers to the presence of another person within arm's length to prevent injury, by physical intervention, while you are performing an activity of daily living. For example, while you may be able to move yourself in and out of bed, if there is a high possibility you may fall, you would need standby assistance.

Transferring – The ability to move yourself in and out of a chair, bed or wheelchair.

Underwriting – The process of reviewing insurance applications which may include obtaining physician statements and other medical information to determine whether the insurance company will issue the policy to the applicant.

Waiver of Premium – Premiums are no longer required to be paid. This typically happens after a specified period of time while benefits are being received. A 90-day waiver of premium is common.

Sources of Information

Kentucky Benefits Counseling Program for Older Kentuckians

The Kentucky Benefits Counseling Program for Older Kentuckians is a statewide one-on-one counseling service for adults age 60 and older. Counseling includes information about public and private benefits, steps to secure benefits or appeal denials, help in understanding health insurance options, help in organizing Medicare paperwork and advocation on behalf of the client. Counselors are trained volunteers who donate their time to assist older adults through the red tape of public and private benefits. Counseling is done locally. To schedule an appointment with a benefits specialist, phone the agency on aging in your area, your local senior citizens center, or the Kentucky Department of Aging and Independent Living at 502-564-6930.

Kentucky Association of Health Care Facilities

9403 Mill Brook Road
Louisville, KY 40223
502-425-5000
Website: http://www.kahcf.org/

Kentucky Department of Insurance

215 West Main Street
P. O. Box 517
Frankfort, KY 40602-0517
502-564-3630
Toll free 800-595-6053 (in-state only)
For deaf/hard-of-hearing: Voice to TDD - 800-648-6057;
TDD to Voice - 800-648-6056
Department of Insurance website: http://insurance.ky.gov/

Office of Long-Term Care Ombudsman

Cabinet for Health and Family Services/
Department for Aging and Independent Living
275 East Main Street
Frankfort, KY 40621
502-564-6930
Long-term care toll free number: 800-372-2991
SHIP Medicare information line: 877-293-7447
Website: http://chfs.ky.gov/dail/kltcop.htm

You will also find helpful information at:

- Your local public library. Ask the librarian about books, articles and other information on long-term care issues.
- Local senior citizen centers
- Local area agencies on aging

The official U.S. government site for Medicare:
http://www.medicare.gov/

Personal and financial self-assessment

Complete this self-assessment to see if a long-term care insurance premium is possible on your monthly budget.

Monthly Income

Wages	$ _____
Social Security	$ _____
Pension	$ _____
Annuities	$ _____
Interest/dividends	$ _____
Other income	$ _____
Total monthly income	***$ _____***

Monthly expenses

Mortgage or rent	$ _____
Utilities (phone, electric, etc.)	$ _____
Groceries	$ _____
Auto (loan, gas, insurance, etc.)	$ _____
Medical and health insurance	$ _____
Taxes (estimated income and property)	$ _____
Entertainment	$ _____
Other	$ _____
Total monthly expenses	***$ _____***

Total monthly income		$ _____
Total monthly expenses	*(minus)*	$ _____
Left over to pay long-term care premium	*(equals)*	***$ _____***

This is how much you might be able to afford for long-term care insurance.

People with substantial assets may wish to buy a long-term care policy, especially if they want to preserve these assets for family members.

Cut along dotted line

NOTES

Long-term care rate information

Explanation of abbreviations used by insurers

Company rates

Company contact information

Explanation of abbreviations used by insurers

HHC - Home health care. Care received in a person's home.

COLA - Cost of Living Adjustment. An adjustment made in benefits as costs rise.

HCBC - Home and community based care.

EP - Elimination period. The amount of time required before you receive benefits from a long-term care policy.

LTC - Long-term care. Refers to a wide range of medical and/or personal services for people who need assistance with activities of daily living.

GPO - Guarantee purchase option. This allows consumers the ability to purchase additional benefits at certain intervals.

CPI - Consumer Price Index. The Consumer Price Index measures the average change over time in prices paid by consumers for goods and services.

ESP discount - Employer sponsored program. Some employers offer long-term care policies to their employees. In these cases, the insurer may offer discounts.

3% compound bio - Bio stands for benefit increase option, which allows consumers the ability to purchase additional benefits at certain intervals.

5% compound 2x inflation - 2x means that the policy will include inflation protection until the maximum benefit has doubled and then no more inflation protection will be provided.

Name : Auto-Owners Life Insurance Company

Phone: 517-323-1200

6101 ANACAPRI BLVD
Lansing, MI
48917

1. Policy form number: **62091 (12-12) Care Benefits Plus**
2. Policy type: **Individual**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 80**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 60, 90**
7. What are the length of benefits available (in years): **2, 4, 10 Other: 6 years**
8. Nursing home benefits available: **$50 to $250 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Not Covered
    Caregiver training / Not Covered
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Not Covered

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,553.7	$1,936.1	$2,340.9	$2,828.3	$4,303.4	$6,164.7
5% Compound Inflation Protection	$2,692.5	$3,166.5	$3,572.9	$4,038.5	$5,350.5	$9,574.7
Without Inflation Protection	$900.8	$1,027.1	$1,306.7	$1,893.5	$3,195.8	$4,911.3

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Preferred Discount		20%	5% Compound Benefit Increase Rider	
Spousal Discount		20%	3% Compound Benefit Increase Rider	
			Nonforfeiture Benefit Rider	

18. The company has sold long-term care insurance since **1989** and sold this policy since **2014**.

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

Maximum discount available 25%

1. Policy form number: **ICC13 62091 (12-12) Care Benefits**
2. Policy type: **Individual**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 80**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 60, 90**
7. What are the length of benefits available (in years): **2, 4, 10 Other: 6 years**
8. Nursing home benefits available: **$50 to $250 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Not Covered
    Caregiver training / Not Covered
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Not Covered

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,427.0	$1,782.8	$2,167.5	$2,646.0	$3,916.1	$5,609.9
5% Compound Inflation Protection	$2,489.6	$2,942.4	$3,335.7	$3,804.2	$4,868.9	$8,712.9
Without Inflation Protection	$846.8	$944.9	$1,189.1	$1,723.1	$2,908.1	$4,469.3

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
17. Discounts that are available and optional riders/benefits**:**

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Preferred		20%	5% Compound Benefit Increase	
Spousal		20%	3% Compound Benefit Increase	
			Nonforfeiture Benefit	

18. The company has sold long-term care insurance since **1989** and sold this policy since **2014**.

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

Maximum total discount available 25%

Name : Bankers Life and Casualty Company

Phone: 800-231-9150

111 East Wacker Drive, Suite 2100
Chicago, IL
60601-4508

1. Policy form number: **GR-N650 (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Optional
    Bed reservation benefits / Optional
    Equipment benefits / Optional
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,322.0	$2,736.0	$3,321.0	$4,302.0	$5,913.0	$8,361.0
5% Compound Inflation Protection	$4,473.0	$4,851.0	$5,418.0	$6,453.0	$8,280.0	$11,015.9
Without Inflation Protection	$981.0	$1,242.0	$1,674.0	$2,403.0	$3,708.0	$5,724.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(two insured)	10%	4% Compound Inflation Rider	
Married Premium Discount	(one insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rider	
Spousal Premium Discount	(both insured)	35%	2% Compound Inflation Rider	
			Decreasing Compound Inflation Rider #2	
			Decreasing Compound Inflation Rider #1	
			Survivorship Rider	
			Enhanced Services Benefit Rider	
			Benefit Restoration Rider	
			Share Care Rider	
			5% Compound Inflation Rider	
			Cash Rider with Disability Trigger	
			Cash Rider	
			Additional Services Benefit Rider	
			Comprehensive Services Benefit Rider	
			Dual Waiver of Premium Rider	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable

Decreasing Compound Inflation Rider #1: 5% compound to age 60, decreases to 3% compound ages 61-75, no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: 5% compound to age 60, decreases to 5% simple ages 61-75, no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Enhanced Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications

Comprehensive Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications, Monitoring Equipment, Caregiver Training

1. Policy form number: **GR-N630 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Optional
    Bed reservation benefits / Optional
    Equipment benefits / Optional
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **No**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$3,148.2	$3,692.0	$4,455.2	$5,676.3	$7,641.5	$10,484.3
5% Compound Inflation Protection	$6,057.9	$6,515.8	$7,193.2	$8,423.8	$10,560.6	$13,623.0
Without Inflation Protection	$1,287.9	$1,660.0	$2,241.9	$3,195.9	$4,855.9	$7,336.3

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(Two Insureds)	10%	4% Compound Inflation Rider	
Married Premium Discount	(One Insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rider	
Spousal Premium Discount	(Both Insured)	35%	2% Compound Inflation Rider	
			Decreasing Compound Inflation Rider #1	
			Enhanced Services Benefit Rider	
			Comprehensive Services Benefit Rider	
			Survivorship Rider	
			Share Care Rider	
			Cash Rider	
			Dual Waiver of Premium Rider	
			5% Compound Inflation Rider	
			Cash Rider with Disability Trigger	
			Additional Services Benefit Rider	
			Benefit Restoration Rider	
			Decreasing Compound Inflation Rider #2	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable.

Decreasing Compound Inflation Rider #1: starts with 5% compound to age 60, decreases to 3% compound ages 61-75, then no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: starts with 5% compound to age 60, decreases to 5% simple ages 61-75, then no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Enhanced Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications

Comprehensive Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications, Monitoring Equipment, Caregiver Training

1. Policy form number: **GR-N650 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Optional
    Bed reservation benefits / Optional
    Equipment benefits / Optional
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$3,735.0	$4,383.0	$5,283.0	$6,723.0	$9,026.9	$12,401.9
5% Compound Inflation Protection	$7,173.0	$7,713.0	$8,514.0	$9,953.9	$12,473.9	$16,091.9
Without Inflation Protection	$1,539.0	$1,971.0	$2,664.0	$3,798.0	$5,751.0	$8,649.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(Two Insureds)	10%	2% Compound Inflation Rider	
Married Premium Discount	(One Insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Compound Inflation Rider	
Spousal Premium Discount	(Both Insured)	35%	4% Compound Inflation Rider	
			Dual Waiver of Premium Rider	
			Cash Rider	
			Cash Rider with Disability Trigger	
			5% Simple Inflation Rider	
			Benefit Restoration RIder	
			Additional Services Benefit Rider	
			Enhanced Services Benefit Rider	
			Comprehensive Services Benefit Rider	
			Decreasing Compound Inflation Rider #1	
			Decreasing Compound Inflation Rider #2	
			Survivorship Rider	
			Share Care Rider	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable

Decreasing Compound Inflation Rider #1: 5% compound to age 60, decreases to 3% compound ages 61-75, no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: 5% compound to age 60, decreases to 5% simple ages 61-75, no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Enhanced Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications

Comprehensive Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications, Monitoring Equipment, Caregiver Training

1. Policy form number: **GR-N670 (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Not Covered
    Adult day care daily benefits / Not Covered
    Respite care benefits / Not Covered
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Not Covered
    Bed reservation benefits / Optional
    Equipment benefits / Not Covered
    Alternate care benefits / Not Covered
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **No**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,059.2	$2,443.0	$2,985.8	$3,903.1	$5,466.2	$7,909.2
5% Compound Inflation Protection	$4,127.8	$4,492.8	$5,054.4	$6,074.6	$7,871.8	$10,632.8
Without Inflation Protection	$851.8	$1,095.1	$1,507.0	$2,199.6	$3,472.6	$5,485.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(two insured)	10%	4% Compound Inflation Rider	
Married Premium Discount	(one insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rider	
Spousal Premium Discount	(both insured)	35%	2% Compound Inflation Rider	
			Additional Services Benefit Rider	
			Benefit Restoration Rider	
			Survivorship Rider	
			Share Care Rider	
			Decreasing Compound Inflation Rider #1	
			Decreasing Compound Inflation Rider #2	
			5% Compound Inflation Rider	
			Dual Waiver of Premium Rider	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

This policy only provides for Nursing Home benefits.

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable

Decreasing Compound Inflation Rider #1: 5% compound to age 60, decreases to 3% compound ages 61-75, no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: 5% compound to age 60, decreases to 5% simple ages 61-75, no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

1. Policy form number: **GR-N640 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Not Covered
    Adult day care daily benefits / Not Covered
    Respite care benefits / Not Covered
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Not Covered
    Bed reservation benefits / Optional
    Equipment benefits / Not Covered
    Alternate care benefits / Not Covered
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$3,177.0	$3,744.0	$4,536.0	$5,814.0	$7,956.0	$11,168.9
5% Compound Inflation Protection	$6,345.0	$6,840.0	$7,587.0	$8,928.0	$11,285.9	$14,795.9
Without Inflation Protection	$1,287.0	$1,674.0	$2,295.0	$3,321.0	$5,112.0	$7,875.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(Two Insureds)	10%	4% Compound Inflation Rider	
Married Premium Discount	(One Insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rider	
Spousal Premium Discount	(Both Insured)	35%	2% Compound Inflation Rider	
			5% Compound Inflation Rider	
			Decreasing Compound Inflation Rider #2	
			Survivorship Rider	
			Benefit Restoration Rider	
			Dual Waiver of Premium	
			Additional Services Benefit Rider	
			Decreasing Compound Inflation Rider #1	
			Share Care Rider	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

This policy only provides for Nursing Home benefits.

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable.

Decreasing Compound Inflation Rider #1: 5% compound to age 60, decreases to 3% compound ages 61-75, no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: 5% compound to age 60, decreases to 5% simple ages 61-75, no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

1. Policy form number: **GR-N620 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Optional
    Bed reservation benefits / Optional
    Equipment benefits / Optional
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,970.0	$3,483.0	$4,203.0	$5,355.0	$7,209.0	$9,890.9
5% Compound Inflation Protection	$5,715.0	$6,147.0	$6,786.0	$7,947.0	$9,962.9	$12,851.9
Without Inflation Protection	$1,215.0	$1,566.0	$2,115.0	$3,015.0	$4,581.0	$6,921.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(Two Insureds)	10%	4% Compound Inflation Rider	
Married Premium Discount	(One Insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rder	
Spousal Premium Discount	(Both Insured)	35%	2% Compound Inflation Rider	
			Cash Rider with Disability Trigger	
			Share Care Rider	
			Cash Rider	
			Additional Services Benefit Rider	
			Comprehensive Services Benefit Rider	
			Dual Waiver of Premium Rider	
			Benefit Restoration Rider	
			5% Compound Inflation Rider	
			Enhanced Services Benefit Rider	
			Survivorship Rider	
			Decreasing Compound Inflation #1	
			Decreasing Compound Inflation #2	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

Age 80 and over age restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable.

Decreasing Compound Inflation Rider #1: starts with 5% compound to age 60, decreases to 3% compound ages 61-75, then no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: starts with 5% compound to age 60, decreases to 5% simple ages 61-75, then no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Enhanced Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications

Comprehensive Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications, Monitoring Equipment, Caregiver Training

1. Policy form number: **GR-N620 (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15,730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Optional
    Bed reservation benefits / Optional
    Equipment benefits / Optional
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,854.0	$2,187.0	$2,655.0	$3,447.0	$4,761.0	$6,741.0
5% Compound Inflation Protection	$3,573.0	$3,879.0	$4,338.0	$5,175.0	$6,660.0	$8,874.0
Without Inflation Protection	$783.0	$990.0	$1,332.0	$1,926.0	$2,988.0	$4,644.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(two insured)	10%	4% Compound Inflation Rider	
Married Premium Discount	(one insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rider	
Spousal Premium Discount	(both insured)	35%	2% Compound Inflation Rider	
			Decreasing Compound Inflation Rider #1	
			Dual Waiver of Premium Rider	
			5% Compound Inflation Rider	
			Cash Rider with Disability Trigger	
			Cash Rider	
			Enhanced Services Benefit Rider	
			Comprehensive Services Benefit Rider	
			Additional Services Benefit Rider	
			Decreasing Compound Inflation Rider #2	
			Share Care Rider	
			Benefit Restoration Rider	
			Survivorship Rider	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

Age 80 and over age restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable.

Decreasing Compound Inflation Rider #1: starts with 5% compound to age 60, decreases to 3% compound ages 61-75, then no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: starts with 5% compound to age 60, decreases to 5% simple ages 61-75, then no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Enhanced Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications

Comprehensive Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications, Monitoring Equipment, Caregiver Training

1. Policy form number: **GR-N670 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Not Covered
    Adult day care daily benefits / Not Covered
    Respite care benefits / Not Covered
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Not Covered
    Bed reservation benefits / Optional
    Equipment benefits / Not Covered
    Alternate care benefits / Not Covered
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **No**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$3,304.1	$3,893.8	$4,717.4	$6,046.6	$8,274.2	$11,615.6
5% Compound Inflation Protection	$6,598.8	$1,773.6	$7,890.5	$9,285.1	$11,737.3	$15,378.7
Without Inflation Protection	$1,338.5	$1,741.0	$2,386.8	$3,453.8	$5,316.5	$8,190.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(Two Insureds)	10%	2% Compound Inflation Rider	
Married Premium Discount	(One Insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Compound Inflation Rider	
Spousal Premium Discount	(Both Insured)	35%	4% Compound Inflation Rider	
			5% Simple Inflation Rider	
			Decreasing Compound Inflation Rider #2	
			Survivorship Rider	
			Share Care Rider	
			Decreasing Compound Inflation Rider #1	
			Benefit Restoration Rider	
			Additional Services Benefit Rider	
			Dual Waiver of Premium Rider	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

This policy only provides for Nursing Home benefits.

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable

Decreasing Compound Inflation Rider #1: 5% compound to age 60, decreases to 3% compound ages 61-75, no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: 5% compound to age 60, decreases to 5% simple ages 61-75, no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

1. Policy form number: **GR-N680 (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Optional
    Bed reservation benefits / Optional
    Equipment benefits / Optional
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **No**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,461.3	$2,900.2	$3,520.3	$4,560.1	$6,267.8	$8,862.7
5% Compound Inflation Protection	$4,741.4	$5,142.1	$5,743.1	$6,840.2	$6,776.8	$11,676.8
Without Inflation Protection	$1,039.9	$1,316.5	$1,774.4	$2,547.2	$3,930.5	$6,067.4

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(two insured)	10%	4% Compound Inflation Rider	
Marreid Premium Discount	(one insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rider	
Spousal Premium Discount	(both insured)	35%	2% Compound Inflation Rider	
			Dual Waiver of Premium Rider	
			Share Care Rider	
			Cash Rider with Disability Trigger	
			Additional Services Benefit Rider	
			Decreasing Compound Inflation Rider #2	
			Benefit Restoration Rider	
			Survivorship Rider	
			5% Compound Inflation Rider	
			Cash Rider	
			Enhanced Services Benefit Rider	
			Comprehensive Services Benefit Rider	
			Decreasing Compound Inflation Rider #1	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable

Decreasing Compound Inflation Rider #1: 5% compound to age 60, decreases to 3% compound ages 61-75, no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: 5% compound to age 60, decreases to 5% simple ages 61-75, no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Enhanced Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications

Comprehensive Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications, Monitoring Equipment, Caregiver Training

1. Policy form number: **GR-N680 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Optional
    Bed reservation benefits / Optional
    Equipment benefits / Optional
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **No**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$3,959.1	$4,646.0	$5,600.0	$1,726.4	$9,568.5	$13,146.0
5% Compound Inflation Protection	$7,603.4	$8,175.8	$9,024.8	$10,551.1	$13,222.3	$17,057.4
Without Inflation Protection	$1,631.3	$2,089.3	$2,823.8	$4,025.9	$6,096.1	$9,167.9

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(Two Insureds)	10%	2% Compound Inflation Rider	
Married Premium Discount	(One Insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Compound Inflation Rider	
Spousal Premium Discount	(Both Insured)	35%	4% Compound Inflation Rider	
			Survivorship Rider	
			Share Care Rider	
			Cash Rider	
			5% Simple Inflation Rider	
			Decreasing Compound Inflation Rider #1	
			Benefit Restoration Rider	
			Decreasing Compound Inflation Rider #2	
			Comprehensive Services Benefit Rider	
			Enhanced Services Benefit Rider	
			Additional Services Benefit Rider	
			Cash Rider with Disability Trigger	
			Dual Waiver of Premium Rider	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.

19. Additional Comments:

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable.

Decreasing Compound Inflation Rider #1: 5% compound to age 60, decreases to 3% compound ages 61-75, no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: 5% compound to age 60, decreases to 5% simple ages 61-75, no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Enhanced Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications

Comprehensive Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications, Monitoring Equipment, Caregiver Training

1. Policy form number: **GR-N630 (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Optional
    Bed reservation benefits / Optional
    Equipment benefits / Optional
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **No**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,965.2	$2,318.2	$2,814.3	$3,653.8	$5,046.7	$7,145.5
5% Compound Inflation Protection	$3,787.4	$4,111.7	$4,598.3	$5,485.5	$7,059.6	$9,406.4
Without Inflation Protection	$830.0	$1,049.4	$1,411.9	$2,041.6	$3,167.3	$4,922.6

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(two insured)	10%	4% Compound Inflation Rider	
Married Premium Discount	(one insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rider	
Spousal Premium Discount	(both insured)	35%	2% Compound Inflation Rider	
			Benefit Restoration Rider	
			Survivorship Rider	
			Decreasing Compound Inflation Rider #1	
			Enhanced Services Benefit Rider	
			Dual Waiver of Premium Rider	
			Cash Rider with Disability Trigger	
			5% Compound Inflation Rider	
			Share Care Rider	
			Comprehensive Services Benefit Rider	
			Cash Rider	
			Additional Services Benefit Rider	
			Decreasing Compound Inflation Rider #2	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.

19. Additional Comments:

Age 80 and over age restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable.

Decreasing Compound Inflation Rider #1: starts with 5% compound to age 60, decreases to 3% compound ages 61-75, then no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: starts with 5% compound to age 60, decreases to 5% simple ages 61-75, then no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Enhanced Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications

Comprehensive Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care, Alternative Plan of Care, Home Modifications, Monitoring Equipment, Caregiver Training

1. Policy form number: **GR-N640 (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 15, 730, 1095, 1460**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 500, 1000, 1500, 2000, 2190, 2500, 2920 days**
8. Nursing home benefits available: **$40 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Not Covered
    Adult day care daily benefits / Not Covered
    Respite care benefits / Not Covered
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Not Covered
    Bed reservation benefits / Optional
    Equipment benefits / Not Covered
    Alternate care benefits / Not Covered
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,980.0	$2,349.0	$2,871.0	$3,753.0	$5,256.0	$7,605.0
5% Compound Inflation Protection	$3,969.0	$4,320.0	$4,860.0	$5,841.0	$7,569.0	$10,223.9
Without Inflation Protection	$819.0	$1,053.0	$1,449.0	$2,115.0	$3,339.0	$5,274.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion Premium Discount	(two insured)	10%	4% Compound Inflation Rider	
Married Premium Discount	(one insured)	15%	3% Compound Inflation Rider	
Preferred Rate Discount		10%	5% Simple Inflation Rider	
Spousal Premium Discount	(both insured)	35%	2% Compound Inflation Rider	
			Benefit Restoration Rider	
			5% Compound Inflation Rider	
			Dual Waiver of Premium Rider	
			Share Care Rider	
			Decreasing Compound Inflation Rider #2	
			Decreasing Compound Inflation Rider #1	
			Survivorship Rider	
			Additional Services Benefit Rider	

18. The company has sold long-term care insurance since **1985** and sold this policy since **2009**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2006 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2007 (policies sold in KY 2002-2005): Policy forms, GR-N340, GR-N350, GR-N370, GR-N380, GR-N420, GR-N430 - 5% - 40% increase
2009 (policies sold in KY 1988-2003): Policy forms, GR-7A1, GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 35% increase
2011 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 10% increase (only for policies providing inflation protection benefits)
2012 (policies sold in KY 1992-2003): GR-N050, GR-N100, GR-N105, GR-N160, GR-N165, GR-N240, GR-N250, GR-N270, GR-N280 - 8% increase (only for policies providing inflation protection benefits)

19. Additional Comments:

This policy only provides for Nursing Home benefits.

Age 80 and over restrictions: Maximum benefit amount - $250, maximum benefit period - 730 days, zero (0) day elimination period not applicable.

Decreasing Compound Inflation Rider #1: 5% compound to age 60, decreases to 3% compound ages 61-75, no inflation protection after age 76.

Decreasing Compound Inflation Rider #2: 5% compound to age 60, decreases to 5% simple ages 61-75, no inflation protection after age 76.

Additional Services Benefit Rider includes: Bed Reservation, Ambulance, Hospice Care

Name : Country Life Insurance Company

Phone: 866-268-6879

1701 Towanda Avenue
Bloomington, IL
61701

1. Policy form number: **ICC14 LTC 600 Male**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **25 to 75**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 90, 180, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5 Other: 6, 8**
8. Nursing home benefits available: **$50 to $500 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

    Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

    Inflation protection is not required of life insurance policies or riders containing accelerated long-term care benefits.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,241.3	$2,596.8	$3,030.3	$3,727.7	$5,032.4	$7,117.7
5% Compound Inflation Protection	$3,480.0	$3,807.9	$4,256.0	$4,917.0	$6,259.2	$8,382.3
Without Inflation Protection	$920.7	$1,193.0	$1,562.6	$2,206.1	$3,328.1	$5,204.4

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Preferred		15%	Non-Forfeiture	
Preferred & Spouse		25%	Restoration of Benefits	
Preferred & Spouse w/Country		30%		
Spouse Discount		10%	Shared Care	
Spouse w/Country		15%	Monthly Benefit	

18. The company has sold long-term care insurance since **2000** and sold this policy since **2015**.

The company has not increase its rates for this policy form or similar policy forms in this state or any other state in last 10 years.

19. Additional Comments:

The rates listed for this policy form are gender specific - MALE
Additional Inflation Protection options - 3% Compound, 5% Compound, 5% Simple, Future Purchase Option
Standard Rates:
- evidence of insurability not required
- may decline but inegible after (2) consectutive offers
- benefits increased by 15% every (3) years

1. Policy form number: **ICC14 LTC 600 Female**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **25 to 75**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 90, 180, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5 Other: 6, 8 years**
8. Nursing home benefits available: **$50 to $500 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Included
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

    Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

    Inflation protection is not required of life insurance policies or riders containing accelerated long-term care benefits.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$3,662.7	$4,210.7	$4,890.6	$5,972.0	$7,933.7	$11,025.6
5% Compound Inflation Protection	$5,877.8	$6,340.2	$7,016.6	$8,019.3	$10,027.2	$13,177.1
Without Inflation Protection	$1,419.3	$1,847.6	$2,430.5	$3,404.7	$5,088.0	$7,853.7

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Preferred		15%	Non-Forfeiture Benefit	
Preferred & Spouse		25%	Restoration of Benefits	
Preferred Spouse w/Country Policy		30%		
Spouse		10%	Shared Care	
Spouse w/Country policy		15%	Monthly Benefit Rider	

18. The company has sold long-term care insurance since **2000** and sold this policy since **2015**.

The company has not increase its rates for this policy form or similar policy forms in this state or any other state in last 10 years.

19. Additional Comments:

The rates listed for this policy form are gender specific - FEMALE
Additional Inflation Protection options - 3% Compound, 5% Compound, 5% Simple, Future Purchase Option;
Standard Rates:
- evidence of insurability not required
- may decline but inegible after (2) consectutive offers
- benefits increased by 15% every (3) years

Name : Genworth Life Insurance Company

Phone: 888-436-9678

6620 West Broad St
Bldg #4
Richmond, VA
23230

1. Policy form number: **ICC12 8000R1 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 75**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 90, 180, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5**
8. Nursing home benefits available: **$50 to $300 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Included
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

    Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,689.9	$1,859.7	$2,228.4	$2,742.9	$3,860.2	$6,292.6
5% Compound Inflation Protection	$4,602.7	$4,737.7	$5,188.9	$6,221.4	$8,448.1	$11,410.2
Without Inflation Protection	$1,113.1	$1,204.9	$1,312.7	$1,738.5	$2,838.9	$4,957.2

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Couples 1 Apply		15% of Single Rate		
Couples 2 apply		2 issued 29-46%	Informal care for HHC	
Preferred		79-93% of Select	Waiver of HHC EP	100% ALF
Preferred Best		95% of Preferre d	Waiver of Premium	100% HHC

18. The company has sold long-term care insurance since **1974** and sold this policy since **2015**.

Following is the summary of the rate increases in Kentucky.
***50000, 50020, 50001, 50021, 50003, 6484, 7021: 9% increase 11/19/07; 9.9 increase 5/29/13**
***6394, 6395, 6465: 8% increase 11/19/07**
***7030Q, 7031Q, 7032Q: 11% increase 1/23/08; 18% increase 6/15/11; 20.01 increase 5/29/13**
***7000Q, 7020AC: 12% increase 1/23/2008; 18% increase 6/15/11; 17.4% increase 5/29/13**
***7035B: 18.2% increase 5/29/13**
***7044, 7042, 7044 REV, 7042 REV: 12.8% increase 10/3/14**
The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.

19. Additional Comments:

The rates listed for this policy form are gender specific - FEMALE

1. Policy form number: **ICC12 8000R1 (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 75**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 90, 180, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5**
8. Nursing home benefits available: **$50 to $300 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Included
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

    Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,689.9	$1,859.7	$2,228.4	$2,742.9	$3,860.2	$6,292.6
5% Compound Inflation Protection	$4,602.7	$4,737.7	$5,188.9	$6,221.4	$8,448.1	$11,410.2
Without Inflation Protection	$1,113.1	$1,204.9	$1,312.7	$1,738.5	$2,838.9	$4,957.2

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Couples 1 Apply		15% of Single Rate		
Couples 2 Apply		2 Issued 29-46%	Informal Care for HHC	
Preferred		79-93% of Select	Waiver of HHC EP	100% ALF
Preferred Best		95% of Preferre d	Waiver of Premium	100% HHC

18. The company has sold long-term care insurance since **1974** and sold this policy since **2015**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
***50000, 50020, 50001, 50021, 50003, 6484, 7021: 9% increase 11/19/07; 9.9% increase 5/29/13**
***6394, 6395, 6465: 8% increase 11/19/07**
***7030Q, 7031Q, 7032Q: 11% increase 1/23/08; 18% increase 6/15/11; 20.1% increase 5/29/13**
***7000Q, 7020AC: 12% increase 1/23/08; 18% increase 6/15/11; 17.4% 5/29/13**
***7035B: 18.2% increase 5/29/13**
***7044, 7042, 7044 REV, 7042 REV: 12.8% increase 10/3/14**

19. Additional Comments:

The rates listed for this policy form are gender specific - MALE

Name : LifeSecure Insurance Company

Phone: 866-582-7701

10559 Citation Drive, Suite 300
BRIGHTON, MI
48116

1. Policy form number: **ICC-13-LS-LTC-004 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **3**
6. What are the deductibles or elimination periods available with the policy (by days): **Other: N/A**
7. What are the length of benefits available (in years): **Other: 2.8 years, 4.2 years, 8.3 years**
8. Nursing home benefits available: **$0 to $0 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Optional
    Adult day care daily benefits / Optional
    Respite care benefits / Not Covered
    Return of premium / Included
    Care coordination/care management / Not Covered
    Caregiver training / Included
    Bed reservation benefits / Not Covered
    Equipment benefits / Included
    Alternate care benefits / Optional

11. In addition to required inflation protections, are other forms of inflation protection offered? **No**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4.2 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,899.4	$3,295.6	$4,069.6	$5,379.0	$8,125.6	$13,221.0
5% Compound Inflation Protection	$5,469.0	$5,893.4	$6,760.6	$8,167.6	$11,307.0	$1,412.5
Without Inflation Protection	$1,315.4	$1,608.0	$2,134.6	$3,051.0	$5,320.6	$9,921.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
			Shared Care Rider	
			Lapse Protection Benefit Rider	Contingent Nonforfeiture Benefit Endorsement
			5% Compound Inflation Rider	Limited Payment Option
			3% Compound Inflation Rider	Guaranteed Purchase Offer Endorsement
			Money Back Promise Rider	

18. The company has sold long-term care insurance since **2006** and sold this policy since **2014**.

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

LifeSecure's long term care policies allow the insured to select a monthly benefit which represents the dollar amount available to the insured on a monthly basis for the payment of eligible benefits. LifeSecure will reimburse for covered expenses for qualified long term care services, up to the monthly benefit for each calendar month, covered expenses can include services received in a nursing home.

1. Policy form number: **ICC-13-LS-LTC-0004 (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **3**
6. What are the deductibles or elimination periods available with the policy (by days): **Other: N/A**
7. What are the length of benefits available (in years): **Other: 2.8 years, 4.2 years, 8.3 years**
8. Nursing home benefits available: **$0 to $0 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Optional
    Adult day care daily benefits / Optional
    Respite care benefits / Not Covered
    Return of premium / Included
    Care coordination/care management / Not Covered
    Caregiver training / Included
    Bed reservation benefits / Not Covered
    Equipment benefits / Included
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **No**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4.2 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,768.6	$2,010.0	$2,481.0	$3,280.6	$4,954.6	$8,061.0
5% Compound Inflation Protection	$3,063.0	$3,300.0	$3,786.0	$4,573.6	$6,331.6	$9,492.0
Without Inflation Protection	$877.6	$1,071.0	$1,423.4	$2,034.0	$3,547.6	$6,615.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
			Lapse Protection Benefit Rider	Contingent Nonforfeiture Benefit Endorsement
			5% Compound Inflation Rider	Limited Payment Option
			Shared Care Rider	
			Money Back Promise Rider	
			3% Compound Inflation Rider	Guaranteed Purchase Offer Endorsement

18. The company has sold long-term care insurance since **2006** and sold this policy since **2014**.

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

LifeSecure's long term care policies allow the insured to select a monthly benefit which represents the dollar amount available to the insured on a monthly basis for the payment of eligible benefits. LifeSecure will reimburse for covered expenses for qualified long term care services, up to the monthly benefit for each calendar month, covered expenses can include services received in a nursing home.

1. Policy form number: **ICC-13-LS-LTC-0005 Unisex**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **3**
6. What are the deductibles or elimination periods available with the policy (by days): **Other: N/A**
7. What are the length of benefits available (in years): **Other: 2.8 years, 4.2 years, 8.3 years**
8. Nursing home benefits available: **$0 to $0 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Optional
    Adult day care daily benefits / Optional
    Respite care benefits / Not Covered
    Return of premium / Included
    Care coordination/care management / Not Covered
    Caregiver training / Included
    Bed reservation benefits / Not Covered
    Equipment benefits / Included
    Alternate care benefits / Optional
11. In addition to required inflation protections, are other forms of inflation protection offered? **No**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4.2 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,357.4	$2,678.9	$3,309.0	$4,373.2	$6,606.7	$10,748.4
5% Compound Inflation Protection	$4,375.0	$4,175.0	$5,408.2	$6,534.2	$9,045.4	$13,559.5
Without Inflation Protection	$1,096.4	$1,339.4	$1,799.0	$2,541.6	$4,434.0	$8,268.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
17. Discounts that are available and optional riders/benefits**:**

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Compound Inflation Rider		3%		Guaranteed Purchase Offer Endorsement
Compound Inflation Rider		5%		Limited Payment Option, Contingent Non-forfeiture Benefit Endorsement
			Lapse Protection Benefit Rider, Money Back Promise Rider, Shared	

18. The company has sold long-term care insurance since **2006** and sold this policy since **2014**.

LifeSecure Insurance Company

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

LifeSecure's long term care policies allow the insured to select a monthly benefit which represents the dollar amount available to the insured on a monthly basis for the payment of eligible benefits. LifeSecure will reimburse for covered expenses for qualified long term care services, up to the monthly benefit for each calendar month, covered expenses can include services received in a nursing home.

Name : Massachusetts Mutual Life Insurance Company

Phone: 800-272-2216

1295 State Street
SPRINGFIELD, MA
01111

1. Policy form number: **MM500-P-2-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 60, 90, 120, 180**
7. What are the length of benefits available (in years): **2, 3, 4, 5 Other: 6 Years**
8. Nursing home benefits available: **$50 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,108.0	$2,354.0	$2,735.0	$3,513.0	$5,148.0	$8,042.0
5% Compound Inflation Protection	$4,155.0	$4,262.0	$4,539.0	$5,408.0	$7,380.0	$10,928.0
Without Inflation Protection	$969.0	$1,182.0	$1,551.0	$2,224.0	$3,583.0	$6,011.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Association/Employer Discount			Shortened Benefit Period Nonforfeiture	
Covered Partner Discount			Restoration of Benefits	
Multi-line Discount			Waiver of Premium Rider for Covered Partner	
Partner Discount			Paid-Up Survivor Benefit	
			Shared Care	

18. The company has sold long-term care insurance since **2000** and sold this policy since **2012**.

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

1. Policy form number: **MM501-P-2-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 60, 90, 120, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5 Other: 6 Years**
8. Nursing home benefits available: **$50 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Not Covered
    Adult day care daily benefits / Not Covered
    Respite care benefits / Not Covered
    Return of premium / Included
    Care coordination/care management / Included
    Caregiver training / Not Covered
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Not Covered
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,863.0	$2,081.0	$2,418.0	$3,106.0	$4,551.0	$7,110.0
5% Compound Inflation Protection	$3,673.0	$3,767.0	$4,013.0	$4,781.0	$6,524.0	$9,660.0
Without Inflation Protection	$856.0	$1,045.0	$1,371.0	$1,966.0	$3,167.0	$5,314.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Association/Employer Discount			Shortened Benefit Period Nonforfeiture	
Covered Partner Discount			Restoration of Benefits	
Multi-line Discount			Waiver of Premium Rider for Covered Partner	
Partner Discount			Paid-Up Survivor Benefit	

18. The company has sold long-term care insurance since **2000** and sold this policy since **2012**.

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

Name : Mutual of Omaha Insurance Company

Phone: 800-775-6000

Mutual of Omaha Plaza
Omaha, NE
68175

1. Policy form number: **LTC13(Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **30 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **90, 180, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5**
8. Nursing home benefits available: **$1500 to $10000 per month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,865.0	$2,072.0	$2,389.0	$2,957.0	$3,881.0	$5,151.0
5% Compound Inflation Protection	$3,816.0	$3,945.0	$4,119.0	$4,539.0	$5,332.0	$6,512.0
Without Inflation Protection	$908.0	$1,050.0	$1,295.0	$1,855.0	$2,873.0	$4,278.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Association/Sponsored Group		5%	Nonforfeiture - Shortened Benefit Period	
Common Employer		5%		
Partner Discount	(One Issued)	15%	Shared Care	
Partner Discount	(Both Issued)	30%	Security Benefit	
Preferred		15%	3x Maximum Monthly Return of Premium (ROP) at Death	
Producer		5%	Waiver of Elimination Period for Home Health Care	

18. The company has sold long-term care insurance since **1987** and sold this policy since **2013**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.
Following is the summary of the rate increases in Kentucky.
Forms HCA, NHA, LTA: 3/1/06 - 29%; 1/1/12 - 24%; 2/1/13 - 7%
Forms LT50, NH50: 1/1/12 - 24%; 2/1/13 - 7%
Form LTC041: 1/1/13 - 18.7%
Form LTC04G: 1/1/13 - 22.1%

19. Additional Comments:

The rates listed for this policy form are gender specific - MALE

1. Policy form number: **LTC13 (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **30 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **90, 180, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5**
8. Nursing home benefits available: **$1500 to $10000 per month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$3,118.0	$3,529.0	$4,111.0	$5,062.0	$6,342.0	$9,138.0
5% Compound Inflation Protection	$6,904.0	$7,142.0	$7,310.0	$8,041.0	$9,177.0	$11,802.0
Without Inflation Protection	$1,405.0	$1,673.0	$2,102.0	$2,990.0	$4,341.0	$6,814.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Associate/Sponsored Group		5%	Nonforfeiture - Shortened Benefit Period	
Common Employer		5%		
Partner Discount	(One Issued)	15%	Shared Care	
Partner Discount	(Both Issued)	30%	Security Benefit	
Preferred		15%	3x Maximum Monthly Return of Premium (ROP) at Death	
Producer		5%	Waiver of Eliminatin Period for Home Health Care	

18. The company has sold long-term care insurance since **1987** and sold this policy since **2013**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.
Following is the summary of the rate increases in Kentucky.
Forms HCA, NHA, LTA: 3/1/06 - 29%; 1/1/12 - 24%; 2/1/13 - 7%
Forms LT50, NH50: 1/1/12 - 24%; 2/1/13 - 7%
Form LTC041: 1/1/13 - 18.7%
Form LTC04G: 1/1/13 - 22.1%

19. Additional Comments:

The rates listed for this policy form are gender specific - FEMALE

Name : New York Life Insurance Company

Phone: 800-224-4582

6200 Bridge Point Pkwy.
Suite 400
Austin, TX
78730-5006

1. Policy form number: **ILTC-5000 (KY)(1001)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **20, 90, 180, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5, 10 Other: 7**
8. Nursing home benefits available: **$50 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Included
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,799.6	$1,960.7	$2,137.5	$2,797.6	$4,079.3	$5,539.6
5% Compound Inflation Protection	$2,900.5	$3,062.0	$3,218.5	$3,932.1	$5,451.7	$6,995.3
Without Inflation Protection	$783.5	$944.1	$1,139.6	$1,692.8	$2,812.4	$4,195.7

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Marital Discount		15%	Couples Additional Benefit	
Multi-Life Discount		10%	Return of Premium Upon Death Benefit	
Sibling Discount		15%	Shared Care Benefit	
			Nonforfeiture Benefit	

18. The company has sold long-term care insurance since **1988** and sold this policy since **2002**.

Following is the summary of the rate increases in Kentucky.
ILTC-4300 & INH-4300: 0% - 40% (2014)
ILTC-5000 & INH-5000: 0% - 40% (2014)
The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.

19. Additional Comments:

1. Policy form number: **INH-5000 (KY) (1001)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **20, 90, 180, 365**
7. What are the length of benefits available (in years): **2, 3, 4, 5, 10 Other: 7**
8. Nursing home benefits available: **$50 to $400 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Not Covered
    Adult day care daily benefits / Not Covered
    Respite care benefits / Included
    Return of premium / Included
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,364.7	$1,492.3	$1,642.7	$2,147.5	$3,177.2	$4,226.7
5% Compound Inflation Protection	$2,186.2	$2,313.8	$2,467.1	$3,049.1	$4,243.6	$5,337.0
Without Inflation Protection	$606.4	$734.0	$881.7	$1,315.2	$2,192.8	$3,201.8

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Marital Discount		15%	Couples Additional Benefit	
Multi-Life Discount		10%	Return of Premium Upon Death Benefit	
Sibling Discount		15%	Shared Care Benefit	
			Nonforfeiture Benefit	

18. The company has sold long-term care insurance since **1988** and sold this policy since **2002**.

Following is the summary of the rate increases in Kentucky.
ILTC-4300 & INH-4300: 0% - 40% (2014)
ILTC-5000 & INH-5000: 0% - 40% (2014)
The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.

19. Additional Comments:

Name : Northwestern Long Term Care Insurance Company

Phone: 800-890-6704

720 East Wisconsin Avenue
Milwaukee, WI
53202

1. Policy form number: **UU.LTC.(1014) (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **Other: 6, 12, 25, 52 weeks**
7. What are the length of benefits available (in years): **3 Other: 6**
8. Nursing home benefits available: **$1500 to $12000 per month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 3 **Elimination period in days 84**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$4,286.3	$4,416.8	$4,745.3	$5,652.0	$7,287.8	$9,549.0
5% Compound Inflation Protection	$7,168.5	$7,128.0	$7,335.0	$8,293.5	$10,075.5	$12,393.0
Without Inflation Protection	$1,404.0	$1,705.5	$2,155.5	$3,010.5	$4,500.0	$6,705.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion				
Multilife				Survivorship
Spousal				Non-forfeiture

18. The company has sold long-term care insurance since **1998** and sold this policy since **2015**.

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

he rates listed for this policy form are gender specific - FEMALE

Automatic Benfit Increase (ABI), offers 3% and 4%;
In addition to ABI, Automatic Additional Purchase Benefit (AAPB) is offered which allows the amount of the Maximum monthly limit and remaining benefit account value to increase by 5% compounded per policy year on each policy anniversary date up to age 85 or for 10 years if later without additional underwriting, insured decides to accept future increases; on each policy anniversary when coverage increases, the premium will increase based on attained age rates. Upon declining a second automatic increase the benefit account value and maximum monthly limit will remain level and all future increases are no longer available. When benefits are received the remaining benefit account value and maximum monthly limit will automatically increase by 5% compounded on each policy anniversary with no age or duration limit.

1. Policy form number: **UU.LTC.(1014) (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **Other: 6, 12, 25, 52 weeks**
7. What are the length of benefits available (in years): **3 Other: 6**
8. Nursing home benefits available: **$1500 to $12000 per month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 3 **Elimination period in days 84**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,331.0	$2,308.5	$2,459.3	$2,916.0	$3,919.5	$5,278.5
5% Compound Inflation Protection	$3,757.5	$3,577.5	$3,618.0	$4,068.0	$5,166.0	$6,579.0
Without Inflation Protection	$904.5	$1,039.5	$1,300.5	$1,764.0	$2,673.0	$3,978.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
17. Discounts that are available and optional riders/benefits**:**

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Companion				
Multilife				Survivorship
Spousal				Non-forfeiture

18. The company has sold long-term care insurance since **1998** and sold this policy since **2015**.

The company has never increased its rates for any long-term care policy it has sold in this state or any other state.

19. Additional Comments:

he rates listed for this policy form are gender specific - MALE

Automatic Benfit Increase (ABI), offers 3% and 4%;
In addition to ABI, Automatic Additional Purchase Benefit (AAPB) is offered which allows the amount of the Maximum monthly limit and remaining benefit account value to increase by 5% compounded per policy year on each policy anniversary date up to age 85 or for 10 years if later without additional underwriting, insured decides to accept future increases; on each policy anniversary when coverage increases, the premium will increase based on attained age rates. Upon declining a second automatic increase the benefit account value and maximum monthly limit will remain level and all future increases are no longer available. When benefits are received the remaining benefit account value and maximum monthly limit will automatically increase by 5% compounded on each policy anniversary with no age or duration limit.

Name : State Farm Mutual Automobile Insurance Company

Phone: 866-855-1212

One State Farm Plaza
Bloomington, IL
61710

1. Policy form number: **97062 Series - Unisex**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **30 to 79**
5. Pre-existing waiting period in months: **6**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 90, 180**
7. What are the length of benefits available (in years): **2, 3, 5**
8. Nursing home benefits available: **$100 to $500 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 5 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection						
5% Compound Inflation Protection	$9,544.5	$9,426.0	$9,264.0	$9,639.0	$11,014.5	$12,196.5
Without Inflation Protection	$1,843.5	$2,278.5	$2,805.0	$3,639.0	$5,098.5	$7,194.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Spousal Discount		30%	Nonforfeiture - Shortened Benefit Rider	
Two Rating Classes, Select or Preferred	Preferred	10%	5% Simple Inflation	

18. The company has sold long-term care insurance since **1997** and sold this policy since **2011**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.
Following is the summary of the rate increases in Kentucky.
Form 97045 (issued 1997-2001): Average 37% - 12/1/12; Average 10% - 12/1/13; Average 10% - 1/1/16
Form 97058 (issued 2001-2004): Average 31% - 10/1/13; Average 14.3% - 2/1/16
Form 97059 (issued 2004-2010): Average 28% - 2/1/14

19. Additional Comments:

Base premiums do not include additional options or riders;
Preferred Rates are 90% of the select rates, i.e. 10% discount for preferred rates;
Simple inflation amount will increase by a fixed 5% of original maximum daily benefit

Name : Thrivent Financial for Lutherans

Phone: 800-847-4836

4321 North Ballard Road
Appleton, WI
54919

1. Policy form number: **ICC13-H-HX-LTC (Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 90, 180**
7. What are the length of benefits available (in years): **2, 3, 4, 5, 10 Other: 8**
8. Nursing home benefits available: **$1500 to $15000 per month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,530.0	$1,842.3	$2,116.8	$2,921.9	$3,693.6	$5,200.7
5% Compound Inflation Protection	$2,838.2	$3,105.0	$3,326.4	$4,140.9	$4,950.5	$6,429.2
Without Inflation Protection	$765.0	$1,035.0	$1,260.0	$1,935.0	$2,565.0	$4,095.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Couples Discount (1 insured)		10%	3% Compound Annual Increase Benefit Rider	10-Pay Option
Couples Discount (2 insured)		25%	5% Compound Annual Increase Benefit Rider	Pay-to-65 Option
Preferred Discount		10%	Flexible Increase Benefit Rider	
			Cash Benefit Rider	
			Return of Premium Rider	
			Restoration of Benefits Rider	
			Shared Care Benefit Rider	
			Waiver of Elimination Period for Home Care and Adult Day Care Rider	
			Nonforfeiture Benefit Rider	
			Survivorship Benefit Rider	

18. The company has sold long-term care insurance since **1987** and sold this policy since **2014**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
***Forms 12105 & 12106: 0%-39% effective January 2006**
***Forms H2-LN-LTC-1, H3-NN-LTCN-1 (97), H3-NC-LTCC-1 (97): 0%-59% effective January 2006**
***Forms H2-LA-LTC-1, H2-LH-LTCH-1: -22%-59% effective January 2006**

19. Additional Comments:

The rates listed for this policy form are gender specific - MALE

Policy not available for ages 80 or older, but substandard rates do exist for higher risk applicants
Flexible Increase Benefit Rider provides an automatic 5% increase in coverage each year without evidence of insurability; premiums for increased coverage are based on attained age; increased coverage may be declined, after declined three consecutive times future increases will cease except while on claim

Cash Benefit Rider (additional cash indemnity benefit) - 15% of the monthly benefit amount if receiving home care; 10% of the monthly benefit amount if receiving facility care

Shared Care Benefit Rider allows the available benefit to be shared between a couple; transfers remaining benefit to surviving person if one dies; provides a joint waiver of premium when one person is on claim; provides a residual benefit if one person uses entire benefit of both policies

Survivorship Benefit Rider - if partner dies after the Rider has been in force for 10 years premium on the surviving policy is waived for life

1. Policy form number: **ICC13-H-HX-LTC (Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **30, 90, 180**
7. What are the length of benefits available (in years): **2, 3, 4, 5, 10 Other: 8**
8. Nursing home benefits available: **$1500 to $15000 per month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Included
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,790.0	$3,291.8	$3,781.8	$5,166.0	$6,540.8	$9,456.3
5% Compound Inflation Protection	$5,400.0	$5,843.3	$6,296.4	$7,780.5	$9,276.8	$12,229.2
Without Inflation Protection	$1,125.0	$1,575.0	$1,980.0	$3,150.0	$4,275.0	$7,110.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Couples Discount (1 insured)		10%	3% Compound Annual Increase Benfit Rider	10-pay Option
Couples Discount (2 insured)		25%	5% Compound Annual Increase Benefit Rider	Pay-to-65 Option
Preferred Discount		10%	Flexible Increase Benefit Rider	
			Waiver of Elimination period for Home Care and Adult Day Care Rider	
			Return of Premium Rider	
			Shared Care Benefit Rider	
			Restoration of Benefits Rider	
			Cash Benefit Rider	
			Survivorship Benefit Rider	
			Nonforfeiture Benefit Rider	

18. The company has sold long-term care insurance since **1987** and sold this policy since **2014**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
***Forms 12105, 12106: 0%-39% Effective January 2006**
***Forms H2-LN-LTC-1, H3-NN-LTCN-1(97), H3-NC-LTCC-1(97): 0%-59% Effective January 2006**
***Forms H2-LA-LTC-1, H2-LH-LTCH-1: -22%-59% Effective January 2006**

19. Additional Comments:

The rates listed for this policy form are gender specific - FEMALE

Policy not available for ages 80 or older, but substandard rates do exist for higher risk applicants
Flexible Increase Benefit Rider provides an automatic 5% increase in coverage each year without evidence of insurability; premiums for increased coverage are based on attained age; increased coverage may be declined, after declined three consecutive times future increases will cease except while on claim

Cash Benefit Rider (additional cash indemnity benefit) - 15% of the monthly benefit amount if receiving home care; 10% of the monthly benefit amount if receiving facility care

Shared Care Benefit Rider allows the available benefit to be shared between a couple; transfers remaining benefit to surviving person if one dies; provides a joint waiver of premium when one person is on claim; provides a residual benefit if one person uses entire benefit of both policies

Survivorship Benefit Rider - if partner dies after the Rider has been in force for 10 years premium on the surviving policy is waived for life

Name : Transamerica Life Insurance Company

Phone: 866-478-5209

PO BOX 95303
Hurst, TX
76053

1. Policy form number: **ICC13 TLC-4 KY(Male)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 100 Days**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 6**
8. Nursing home benefits available: **$50 to $500 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,846.0	$2,036.0	$2,497.0	$3,303.0	$4,649.0	$7,028.0
5% Compound Inflation Protection	$3,889.0	$3,940.0	$4,132.0	$4,943.0	$6,346.0	$8,965.0
Without Inflation Protection	$933.0	$1,101.0	$1,514.0	$2,217.0	$3,394.0	$5,534.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Married (spouse applying)		30%	Elimination Period Credit	
Married (spouse not applying)		15%	Montlhy Benefit Rider	
Preferred		10%	Full Restoration of Benefits Rider	
			Waiver of Premium (Home Care) Rider	
			Benefit Inflation Riders (4 options)	
			Return of Premium on Death Rider	
			Shared Care Rider	
			Nonforfeiture Benefit Rider	
			Joint Waiver of Premium Rider	
			Waiver of Premium (Cash Benefit) Rider	

18. The company has sold long-term care insurance since **1987** and sold this policy since **2013**.

Following is the summary of the rate increases in Kentucky.
2004: 30% on (2) products
2003 - 2005: 30% on all products
2008 - 2010: 25% on all policies with benefit periods (4) years or longer
2009 - 2011: 15%-25% on some products, applies only to benefit periods (6) years or longer and varies by inflation type
2011 - 2012: 14% on some products with benefit periods (6) years or longer

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.

19. Additional Comments:

The rates listed for this policy form are gender specific - MALE

1. Policy form number: **ICC13 TLC-4 KY(Female)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180, 365 Other: 100 Days**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 6**
8. Nursing home benefits available: **$50 to $500 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,814.0	$3,103.0	$3,805.0	$5,033.0	$7,084.0	$10,709.0
5% Compound Inflation Protection	$5,926.0	$6,004.0	$6,295.0	$7,532.0	$9,670.0	$13,660.0
Without Inflation Protection	$1,421.0	$1,677.0	$2,306.0	$3,378.0	$5,171.0	$8,432.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Married (spouse applying)		30%	Shared Care Rider	
Married (spouse not applying)		15%	Elimination Period Credit Rider	
Preferred Discount		10%	Monthly Benefit Rider	
			Return of Premium on Death Rider	
			Full Restoration of Benefits Rider	
			Waiver of Premium (Home Care) Rider	
			Joint Waiver of Premium Rider	
			Benefit Inflation Riders (4 options)	
			Nonforfeiture Benefit Rider	
			Waiver of Premium (Cash Benefits) Rider	

18. The company has sold long-term care insurance since **1987** and sold this policy since **2013**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2004: 30% on (2) products
2003 - 2005: 30% on all products
2008 - 2010: 25% on all policies with benefit periods (4) years or longer
2009 - 2011: 15%-25% on some products, applies only to benefit periods (6) years or longer and varies by inflation type
2011 - 2012: 14% on some products with benefit periods (6) years or longer

19. Additional Comments:

The rates listed for this policy form are gender specific - FEMALE

1. Policy form number: **ICC10 TLC-3 KY (Unisex)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. What are the deductibles or elimination periods available with the policy (by days): **0, 30, 60, 90, 180**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5 Other: 6**
8. Nursing home benefits available: **$50 to $500 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Optional
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$1,985.0	$2,299.0	$2,915.0	$3,895.0	$5,520.0	$8,557.0
5% Compound Inflation Protection	$3,271.0	$3,608.0	$4,334.0	$5,396.0	$7,161.0	$10,458.0
Without Inflation Protection	$945.0	$1,138.0	$1,576.0	$2,346.0	$3,729.0	$6,338.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Association Discount		5%	Full Restoration of Benefits Rider	
Employer Discount (employer participation)		10%	Waiver of Permium (Home Care) Rider	
Employer Discount (voluntary)		5%	Full Restoration of Benefits Rider	
Married (spouse applying)		20%	Shared Care Rider	
Married (spouse not applying)		10%	Elimination Period Credit Rider	
Preferred		10%	Monthly Benefit Rider	
			Nonforfeiture Benefit Rider	
			Return of Premium on Death Rider	
			Waiver of Premium (Cash Benefits) Rider	
			Joint Waiver of Premium	
			Benefit Inflation Riders (4 options)	

18. The company has sold long-term care insurance since **1987** and sold this policy since **2010**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
2004: 30% on (2) products
2003 - 2005: 30% on all products
2008 - 2010: 25% on all policies with benefit periods (4) years or longer
2009 - 2011: 15%-25% on some products, applies only to benefit periods (6) years or longer and varies by inflation type
2011 - 2012: 14% on some products with benefit periods (6) years or longer

19. Additional Comments:

Name : United Security Assurance Company of Pennsylvania

Phone: 800-872-3044

673 East Cherry Lane
Souderton, PA
18964

1. Policy form number: **CCL3000-TQ(KY)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 85**
5. Pre-existing waiting period in months: **6**
6. What are the deductibles or elimination periods available with the policy (by days): **90, 120, 180 Other: 40 Days**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5**
8. Nursing home benefits available: **$50 to $350 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Included

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 90**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$2,423.6	$2,770.0	$3,273.9	$4,044.8	$5,429.3	$8,797.2
5% Compound Inflation Protection	$4,311.6	$4,578.5	$5,009.7	$5,711.3	$6,736.1	$9,360.5
Without Inflation Protection	$1,104.5	$1,378.7	$1,801.7	$2,488.8	$3,649.4	$5,999.0

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

17. Discounts that are available and optional riders/benefits:

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Married	Both insured	20%	3% Simple Inflation Rider	Daily Benefit increases 3% annually from the original amount selected on a
Married	One insured	15%	5% Simple Inflation Rider	Daily Benefit increases 5% annually from the original amount selected on a
			Non-Forfeiture Rider	Paid-up Benefit Period should your policy lapse after 3 years

18. The company has sold long-term care insurance since **1983** and sold this policy since **2012**.

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years.
Following is the summary of the rate increases in Kentucky.
No rate increases in Kentucky on this policy form, but have increased rates on other policies in other states within the past ten (10) years.

19. Additional Comments:

Pre-Existing Condition Waiting Period is six (6) months if not disclosed on the application

1. Policy form number: **HHC-01(KY)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 85**
5. Pre-existing waiting period in months: **6**
6. What are the deductibles or elimination periods available with the policy (by days): **20, 180, 365 Other: 100**
7. What are the length of benefits available (in years): **1 , 2, 3, 4, 5**
8. Nursing home benefits available: **$0 to $0 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Not Covered
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Not Covered
    Caregiver training / Not Covered
    Bed reservation benefits / Not Covered
    Equipment benefits / Not Covered
    Alternate care benefits / Included
11. In addition to required inflation protections, are other forms of inflation protection offered? **No**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.
13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **No**
14. Is this policy to be tax qualified under IRS standards? **No**
15. Annual premium for :

Benefit period in Years 4 **Elimination period in days 100**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection						
5% Compound Inflation Protection	$1,425.6	$1,716.0	$2,178.0	$2,560.8	$2,943.6	$3,405.6
Without Inflation Protection	$673.2	$818.4	$1,082.4	$1,425.6	$1,821.6	$2,323.2

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
17. Discounts that are available and optional riders/benefits**:**

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Married Discount	both apply	10%	Spousal Safeguard Rider	Permium waived upon death of spouse or on 10th anniversary of Rider if
			Nonforfeiture Rider	Paid-up Shortened Benefit Period should policy lapse after 3 years

18. The company has sold long-term care insurance since **1983** and sold this policy since **2001**.

    The company has not increase its rates for this policy form or similar policy forms in this state or any other state in last 10 years.

19. Additional Comments:

The restrictions placed on coverage available to applicants 80 years or older is based on age-rating and risk class.

The Pre-Existing Condition Waiting Period is six (6) months if not disclosed on the application.

This policy provides benefits only for home health and community care.

1. Policy form number: **CCL3000-TQSelect(KY)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 85**
5. Pre-existing waiting period in months: **6**
6. What are the deductibles or elimination periods available with the policy (by days): **90, 120, 180**
7. What are the length of benefits available (in years): **1 , 2, 3**
8. Nursing home benefits available: **$50 to $150 per day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

    Assisted living benefits / Included
    Home health care daily benefits / Included
    Adult day care daily benefits / Included
    Respite care benefits / Included
    Return of premium / Not Covered
    Care coordination/care management / Included
    Caregiver training / Included
    Bed reservation benefits / Included
    Equipment benefits / Not Covered
    Alternate care benefits / Included

11. In addition to required inflation protections, are other forms of inflation protection offered? **Yes**
12. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

    Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

13. Has the policy form been approved by the Kentucky Department of Insurance as a partnership policy? **Yes**
14. Is this policy to be tax qualified under IRS standards? **Yes**
15. Annual premium for :

Benefit period in Years 3 **Elimination period in days 180**

Age ($150 per day)	50	55	60	65	70	75
3% Compound Inflation Protection	$6,082.5	$6,874.8	$8,032.7	$9,809.1	$12,394.4	$16,398.6
5% Compound Inflation Protection	$10,934.0	$11,452.1	$12,364.2	$13,914.3	$16,231.1	$20,551.8
Without Inflation Protection	$2,718.6	$3,374.7	$4,377.5	$5,992.7	$8,422.2	$12,159.5

16. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
17. Discounts that are available and optional riders/benefits**:**

Discount	Discount Type	Percent	Optional Riders	Optional Benefits
Married	One or both insured	10%	5% Simple Inflation Rider	Daily Benefit increases 5% annually from the original amount selected on a
			Non-forfeiture Rider	Paid-up Benefit Period should your policy lapse after 3 years
			3% Simple Inflation Rider	Daily Benefit increases 3% annually from the original amount selected on a

18. The company has sold long-term care insurance since **1983** and sold this policy since **2012**.

United Security Assurance Company of Pennsylvania

The company has increased its premium rates on this policy form or similar policy forms in the last 10 years. Following is the summary of the rate increases in Kentucky.
No rate increases on this policy form in Kentucky or any other state, but have increased rates on similar policies in other states within the last ten (10) years.

19. Additional Comments:

Companies Offering Long-Term Care Insurance

Name	Address	City/State/ZIP	Phone
Auto-Owners Life Insurance Company	6101 Anacapri Boulevard	Lansing, MI 48917	517-323-1200
Bankers Life and Casualty Company	111 East Wacker Drive, Suite 2100	Chicago, IL 60601-4508	800-231-9150
Country Life Insurance Company	1701 Towanda Avenue	Bloomington, IL 61701	866-268-6879
Genworth Life Insurance Company	6620 West Broad Street, Building 4	Richmond, VA 23230	888-436-9678
LifeSecure Insurance Company	10559 Citation Drive, Suite 300	Brighton, MI 48116	866-582-7701
Massachusetts Mutual Life Insurance Company	1295 State Street	Springfield, MA 01111	800-272-2216
Mutual of Omaha Insurance Company	Mutual of Omaha Plaza	Omaha, NE 68175	800-775-6000
New York Life Insurance Company	6200 Bridge Point Parkway, Suite 400	Austin, TX 78730-5006	800-224-4582
Northwestern Long Term Care Insurance Company	720 East Wisconsin Avenue	Milwaukee, WI 53202	800-890-6704
State Farm Mutual Automobile Insurance Company	One State Farm Plaza	Bloomington, IL 61710	866-855-1212
Thrivent Financial for Lutherans	4321 North Ballard Road	Appleton, WI 54919	800-847-4836
Transamerica Life Insurance Company	PO Box 95303	Hurst, TX 76053	866-478-5209
United Security Assurance Company of Pennsylvania	673 East Cherry Lane	Souderton, PA 18964	800-872-3044

Life Insurance Companies Offering Long-Term Care Riders

Name	Address	City	State	ZIP	Phone
Allianz Life Insurance Company of North America	5701 Golden Hills Drive	Minneapolis	MN	55416-1297	800-950-0572
AXA Equitable Life Insurance Company	1290 Avenue of the Americas	New York	NY	10104	212-314-5648
Genworth Life Insurance Company	2711 Centerville Road, Suite 400	Wilmington	DE	19808	888-322-4629
Goldern Rule Insurance Company	7440 Woodland Drive	Indianapolis	IN	46278-1719	317-290-8100
Guaranty Income Life Insurance Company	929 Government Street	Baton Rouge	LA	70802-6089	225-383-0355
John Hancock Life Insurance Company	38500 Woodward Avenue	Bloomfield Hills	MI	48304	416-926-0100
Lafayette Life Insurance Company	1905 Teal Road	Lafayette	IN	47905-2225	866-452-9776
Massachusetts Mutual Life Insurance Company	1295 State Street	Springfield	MA	01111	413-744-8411
Monumental Life Insurance Company	4333 Edgewood Road NE	Cedar Rapids	IA	52499	319-355-8511
MONY Life Insurance Company of America	c/o Hennelly & Steadman, PLC Goldsworthy House 322 West Roosevelt	Phoenix	AZ	85003	212-314-2092
Nationwide Life & Annuity Company of America	300 Continental Drive	Newark	DE	19713-4399	610-407-1717
Nationwide Life and Annuity Insurance Company	One Nationwide Plaza	Columbus	OH	43215-2220	800-882-2822
Nationwide Life Insurance Company of America	1000 Chesterbrook Boulevard	Berwyn	PA	19312-1181	610-407-1717
New York Life Insurance and Annuity Corporation	200 Continental Avenue	Newark	DE	19713	212-576-7000
Nippon Life Insurance Company of America	650 8th Street	Des Moines	IA	50309	212-682-3000
OM Financial Life Insurance Company	1001 Fleet Street	Baltimore	MD	21202	888-513-8797
Ozark National Life Insurance Company	500 East 9th Street	Kansas City	MO	64106-2627	816-842-6300
Protective Life Insurance Company	1620 Westgate Circle, Suite 200	Brentwood	TN	37027-8035	205-268-1000
Provident Life and Accident Insurance Company	1 Fountain Square	Chattanooga	TN	37402-1330	423-755-1011
ReliaStar Life Insurance Company	20 Washington Avenue South	Minneapolis	MN	55401	612-372-5432
Starmount Life Insurance Company	7800 Office Park Boulevard	Baton Rouge	LA	70809	225-926-2888
State Life Insurance Company	141 East Washington Street	Indianapolis	IN	46204	317-681-5300
Transamerica Life Insurance Company	4333 Edgewood Road NE	Cedar Rapids	IA	52499	319-398-8511
Trustmark Life Insurance Company	400 Field Drive	Lake Forest	IL	60045-2581	847-615-1500

DOI Mission Statement

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Kentucky Department of Insurance
215 W. Main Street
P. O. Box 517
Frankfort, Kentucky 40602-0517
502-564-3630
800-595-6053 (in Kentucky only)
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