

**STATE-SPECIFIC DIFFERENCES MATRIX: PRIVILEGED CHOICE<sup>SM</sup> & CLASSIC SELECT<sup>SM</sup>**  
**Underwritten by General Electric Capital Assurance Company and, in New York, by GE Capital Life Assurance Company of New York**

<b>Arizona</b>	- Minimum Shared Coverage is 6 yrs & each person must have 2 yrs available
<b>California</b>	- <i>Pending Approval</i>
<b>Colorado</b>	- Must offer Colorado Basic and Standard LTC Policies - Exclusion for charges not normally made in absence of insurance does not apply to charges made under Medicaid
<b>Connecticut</b>	- 180-day & 365-day Elimination Periods not available -30% Max Couples Discount - "Other Coverage With Us" provision deleted -International Coverage Not Available - No exclusion for Veterans Administration facilities or charges not normally made in the absence of insurance
<b>Partnership Only</b>	- Min. in 2005 = \$160/day; \$4,800/month - Must have Compound Increase (can freeze Lifetime Max over age 65)
<b>Delaware</b>	- No Equal Benefit Increases
<b>Florida</b>	- 2-year option not available for individual policies; 6-yr min for Shared Coverage - For Shared Coverage, when one person dies his or her premium is dropped, survivor's premium increases 25%, & Lifetime Maximum becomes amount that would have applied if no benefit had been paid for deceased Insured - Privileged Care Coordination can include assistance in form of an estimate of cost of care - 10-year Survivorship Benefit not available with either product - Special Contingent Nonforfeiture Rider used with Limited Pay plans - 365-day Elimination Period not available
<b>Georgia</b>	- Home Care Elimination Period under Classic Select never more than 60 days - 180-day & 365-day Elimination Periods not available - "Other Coverage With Us" provision deleted
<b>Idaho</b>	- <u>Higher Rates (10%)</u> – Home Care coverage includes services in a licensed adult foster care facility - No Equal Benefit Increases; Compound Benefit Increases provided by optional Rider
<b>Indiana</b>	- Standard State
<b>Partnership Only</b>	- Mandatory Compound BIO - 365 day/12 month & 730 day/24 month Benefit periods available - No 365-Day EP with Classic Select - \$105 Daily/\$3100 monthly minimum – upgrades in \$3k increments - Asset Protection Disclosure Form (62423) required at time of application
<b>Kansas</b>	- <u>Higher Rates (10%)</u> – All Kansas licensed Nursing Homes are covered
<b>Louisiana</b>	- Couples Discount available only to married couples and unmarried family members of the same generation who have lived together sharing basic living expenses for at least 3 years - "Home Care" references changed to "Home Health and Community Care"
<b>Maryland</b>	- NFO rates 5 years, vs. 3 years
<b>Massachusetts</b>	- \$1600 mo. Minimum - Mass Health Qualification: \$3900 Monthly or \$125 Daily - Required Forms: Massachusetts Guide, LTC Policy Illustration Form, Mass Health Notice, Replacement Notice
<b>Missouri</b>	- Elimination Period and Waiver of Premium advantages for using a Privileged Care Coordinator also apply if the Plan of Care is from an Independent Care Advisor (not from a licensed or certified home care agency) - Intentional injury & attempted suicide not excluded if insane - Limited Pay not available
<b>Montana</b>	- Shared policy <u>only</u> available to married couples - State specific Requirements to Access Special (Couples) Benefits form must accompany application to get Couples Discount on individual plans (applies to married couples, partners & same generation family members)
<b>New Hampshire</b>	- "Other Coverage With Us" provision deleted
<b>New Jersey</b>	- Minimum Shared Coverage is 4 yrs & each person must have 12 months available
<b>New York</b>	- Non-standard rates - \$1600 monthly minimum (Standard daily min. on Classic Select) - No 365-Day EP with Classic Select - Discounts: 15% Preferred Health; 10% Couples (2 apply); 15% Couples Issued (2 issued)- <b>Discount cap of 35%</b>
<b>Partnership Only</b>	- Classic Select Individual benefit <b>only</b> - \$180 daily minimum - 1095 Day benefit period only - Mandatory Compound BIO - No 180-Day or 365-Day EP - 50% HHC is base plan – upgrade to 100% HHC via rider - Restoration of Benefits not available - Monthly benefits rider based on a 31-day month
<b>North Carolina</b>	- "Other Coverage With Us" provision deleted
<b>North Dakota</b>	- <u>Higher Rates (10%)</u> – Assisted Care Facilities include "Basic Care Facilities" - "Other Coverage With Us" provision deleted
<b>Oklahoma</b>	- War exclusion limited to war or act of war while on military service
<b>Oregon</b>	- <u>Higher Rates (10%)</u> – policy includes Adult Foster Care in Home Care Benefit - 10-year Survivorship Benefit not available with Classic Select - Limited Pay not available - 10-year Survivorship Benefit with Privileged Choice does not require policyholders to be claim-free
<b>Pennsylvania</b>	- Inflation protection purchased via rider
<b>Rhode Island</b>	- Classic Select 50% Home Care option not available

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<b>South Carolina</b>	- Conversion of Shared Coverage limited to divorce - Removed exclusion for Veterans Administration or federal government facilities - Alcohol and drug exclusion limited to expenses for those conditions - “Other Coverage With Us” provision deleted
<b>South Dakota</b>	- 180-day & 365-day Elimination Periods not available - Alcohol and drug exclusion changed to “alcoholism or drug addiction”
<b>Tennessee</b>	- Limited Pay not available
<b>Texas</b>	- Unique Nursing Home and Assisted Care Facility (ACF) definitions including 4 inpatient minimum for ACFs - “Other Coverage With Us” provision deleted - Limited Pay not available
<b>Vermont</b>	- 180-day & 365-day Elimination Periods not available
<b>Virginia</b>	- Need for assistance with Eating ADL does not exist if can eat by use of feeding tube or intravenous feeding - Home Care does not exclude care by those who live with Insured and are not family members
<b>Washington</b>	- 10-year Survivorship Benefit not available with either product
<b>Wisconsin</b>	- \$60 minimum Daily Maximum for Classic Select - \$1,800 minimum Monthly Maximum for Privileged Choice - No Equal Benefit Increases