

Other Features

31-Day Free Look

If you are not completely satisfied with your policy, return it within 31 days of receipt for a full refund, with no questions asked.

No Waiting Period for Pre-existing Conditions

Some long-term care insurance policies require you to wait up to six months before pre-existing conditions are covered, but not with this insurance policy. If all information is disclosed accurately on your application, you're eligible for coverage with **no waiting period for old health problems** once your insurance policy is in force.

Guaranteed Renewable

Your insurance policy will always be renewable for as long as you wish to continue making timely payments.

Late Payment Protection

To help assure that your policy doesn't lapse by mistake, you may designate another person for us to notify if we do not receive your premium payment on time.

Activities of Daily Living (ADL's)

The exact definitions of the Activities of Daily Living vary from state to state, but generally include:

Bathing

Washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower.

Continence

The ability to maintain control of bowel and bladder functions; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

Dressing

Putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.

Eating

Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.

Toileting

Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

Transferring

Moving into or out of a bed, chair or wheelchair.

Ask your Agent for the specific definitions of ADLs in your state.

VISTACare[™]Choices

Physicians Mutual Insurance Company



Non-Tax Qualified Long-Term Care Insurance Policy

Once you qualify for benefits, this VISTA Care Choices policy automatically includes a wide range of long term care services and settings.

The policy includes much more than just nursing home coverage — it can help pay for care in your home, pay to modify your home to allow you to live more safely, or even find a professional to help you explore options for your long-term care needs!

Benefits & Features

The following benefits are subject to the Elimination Period and Maximum Benefit you choose.

Covered Services

This insurance policy can provide coverage for these types of services and settings:

Facility Care Benefits¹

- Nursing Home² (skilled, intermediate, and custodial)
- Assisted Living Facility³
- Hospice Facility

Home & Community Care Benefits¹

- Home Health Care (including homemaker services)
- Respite Care (up to one month per year)
- Adult Day Care Program⁴
- Hospice Care

Alternate Plan of Care

Services provided under a written Alternate Plan of Care can be covered under this insurance policy. The Alternative Plan of Care must be a cost effective plan to provide benefits for your claims and be approved by you, a licensed health care practitioner,⁵ and Physicians Mutual. This benefit can help provide another option and more flexibility with your health care.

Restoration of Maximum Benefit

The Maximum Benefit is restored to its full value if:

- You have not previously reached your Maximum Benefit.
- A licensed health care practitioner⁵ has certified you as not being disabled.⁶
- You have maintained that status for at least six consecutive months from the date of certification.
- You have not received care or services covered by this insurance policy for at least six months.

There is no limit to the number of times your Maximum Benefit can be restored.

Bed Reservation Benefit

If you are temporarily absent for any reason while receiving Facility Care Benefits and if the Elimination Period has been met, this insurance policy will pay the expenses you incur to reserve your bed in the facility for up to 60 days of absence per year. If your Elimination Period hasn't been met, each day of absence is counted toward your Elimination Period.

Waiver of Premium

After you have qualified for benefits for a period of at least six months, we will waive all future premiums until you are no longer eligible for benefits, even if you did not receive benefits during that six month period.

Physicians Mutual
Physicians Mutual Insurance Company

"We're Here When You Need Us."

This insurance policy is a non-tax qualified long-term care insurance policy. This brochure is a brief description of coverage, not intended to provide full details of the policy. For further details of this insurance policy (P145, ID-P145ID, LA-P145LA, NH-P145NH, OK-P145OK), including benefits, limitations, exclusions, costs, specific provisions for your state and how to keep your coverage in force, please read your outline of coverage and insurance policy carefully upon receipt. Eligible ages for this insurance policy are 18 through 84. Insurance policy options and benefits may vary and some may not be available in your state. If you have any questions about this insurance policy or the benefits, please ask your Agent.

1 May vary by state.
2 In KS, Nursing Facility.
3 In KS, Assisted Living Facility is treated the same as a Nursing Facility.
4 In OR, Adult Foster Care Facility; in ID, includes Adult Foster Care.
5 In OR, physician.
6 In NH and SC, incapacitated.

Additional Benefit Information

Once you're eligible for benefits, the following additional benefits are included in this policy and will not count toward your Maximum Benefit. The Elimination Period does not apply to these additional benefits and they will not count toward satisfying the Elimination Period.

First-Time Cash Benefit

VISTA Care Choices features a First-Time Cash Benefit to help with unexpected costs that may arise. The first time you are eligible for benefits, we will pay a one-time lump sum of \$1,000. This benefit will only be paid once in your lifetime.

Home First Benefit

The Home First Benefit is designed to help provide greater comfort and assistance in your home. We will pay the expenses for the following:

- Medical Alert System
- Durable Medical Equipment (*Purchase, rental or lease*)
- Home Safety Check

The lifetime maximum for this benefit is equal to two months of your Facility Care Benefit, including increases in that benefit amount as a result of an Inflation Protection Rider (*see inserted Rider Sheet*).

Ambulance Service Benefit

We will pay the expenses you incur for services provided by a local licensed ambulance service for transportation to or from a nursing home,¹ an assisted living facility, a hospice facility or a hospital. This benefit is limited to \$75 per trip, and a lifetime maximum of \$300.²

Home Modification Benefit

We understand that you may need to modify your home to accommodate some disabilities.³ We will pay expenses for modifications to your home that are primarily being made to improve your ability to perform the Activities of Daily Living and allow you to live safely in your home. Modifications include, but are not limited to:

- building ramps or widening doorways to accommodate a wheelchair
- purchase or rental of a stair glide
- installation of grab bars and hand rails
- bath or shower modifications

The lifetime maximum for this benefit is equal to two months of your Facility Care Benefit, including increases in that benefit amount as a result of an Inflation Protection Rider (*see inserted Rider Sheet*).

Informal Caregiver Training Benefit

We will pay for the expenses of training an informal caregiver equal to 20% of one month of your current Facility Care Benefit. This could be a spouse, family member or friend who would help take care of you in your home.

International Coverage Benefit⁴

We understand it is important that the benefits you receive can be accessed anywhere in the world. VISTA Care Choices provides coverage to those claimants outside of the United States.

The lifetime maximum for this benefit is equal to one month of your Facility Care Benefit, including increases in that benefit amount as a result of an Inflation Protection Rider (*see inserted Rider Sheet*). See outline of coverage for full benefit information.

Help With Your Long-Term Care Choices

Resource Advisor

Often times, when a long-term care need develops, it can come without warning. Many of us aren't prepared to know what to do, who to talk to, and how to arrange the necessary services. That is why VISTA Care Choices offers a Resource Advisor. A Resource Advisor is available to assist you with questions about the following:

- benefit eligibility
- availability of resources in your area
- any other questions you may have about a claim for benefits

Care Coordination Advisor

After you have spoken with your Resource Advisor and in the event you require additional care coordination assistance, we will arrange for a Care Coordination Advisor to contact you. The Care Coordination Advisor will:

- be a licensed health care practitioner⁵
- assess and coordinate appropriate care and services
- prescribe a plan of care appropriate for your condition
- monitor your plan of care, including periodic assessments of your situation
- assist with necessary claims documentation

Qualifying for Benefits

To qualify for benefits, a licensed health care practitioner⁵ must certify you as a disabled⁶ individual and prescribe a plan of care.

For facility care benefits, disability⁷ means that you require:

- 1) Substantial assistance to perform at least two Activities of Daily Living (ADLs), due to sickness or injury;
- 2) Substantial supervision due to a cognitive impairment;⁸ or
- 3) Services that are medically necessary.⁹

For home and community care benefits, disability⁷ means that you require:

- 1) Substantial assistance to perform at least two Activities of Daily Living (ADLs), due to sickness or injury; or
- 2) Substantial supervision due to a cognitive impairment.⁸

(*See the back page of this brochure for more information about ADLs.*)

¹ In KS, nursing facility.

² In OR, payment will be made jointly to you and the provider unless the provider has already been paid.

³ In NH and SC, incapacities.

⁴ Not available in DE or ME.

⁵ In OR, physician.

⁶ In NH and SC, incapacitated.

⁷ In CO, the term "disability" is not limited to occupational duties or other traditional terms used in defining disability. In NH and SC, incapacity.

⁸ In ID, severe cognitive impairment, as measured by clinical evidence and standardized tests.

⁹ In KS, services that a licensed health care practitioner recommends are necessary due to illness, injury, or infirmity.

Customizing Your Policy

VISTA Care Choices offers a wide range of options to select from to customize a long-term care policy that fits your needs.

Monthly Maximum

This VISTA Care Choices insurance policy allows you to select the amount of coverage that can fit your needs. There are two components of your Monthly Maximum:

- **Facility Care Benefit amount:** This is the maximum

amount that you can receive for covered facility care services each month. You can choose a monthly maximum from \$1,500 to \$12,000 in increments of \$100.¹

- **Home and Community Care**

Benefit amount: This is the maximum amount you can receive for covered home and community care each month. You can choose from a Home and Community Care Benefit amount that is either 100%, 75% or 50% of your Facility Care Benefit amount.²

Benefit Multiplier

The Benefit Multiplier you select will determine your Maximum Benefit. Discuss with your Agent the amount that would be appropriate for you based on your own personal financial situation.

VISTA Care Choices offers the following Benefit Multipliers:

- 2 Years
- 3 Years
- 4 Years
- 5 Years
- 8 Years
- Lifetime

Maximum Benefit

Your Maximum Benefit is the total amount payable while you are insured under this policy. Your Maximum Benefit will equal the **Monthly Maximum** you select times the **Benefit Multiplier** you select times 12 (Months). For example:

$$\begin{array}{r} \$6,000 \text{ (Monthly Maximum)} \\ \times \quad 3 \text{ Year Benefit Multiplier} \\ \times \quad 12 \text{ (Months)} \\ \hline \$216,000 \end{array}$$

The amount available for benefit payments in your Maximum Benefit will decrease as benefit payments are made and increase

due to an Inflation Protection Rider you selected.

You also have a restoration of benefits feature built into this insurance policy that can favorably affect your Benefit Multiplier. (*See explanation of "Restoration of Maximum Benefit" on front page.*)

Elimination Period

An Elimination Period is the number of days that you must wait before benefits are paid. While some plans require you to incur and pay expenses before this period begins, **this insurance policy's Elimination Period begins the day a licensed health care**

practitioner³ certifies you as disabled⁴ and prescribes a plan of care that is acceptable to us. This may mean you could receive benefits sooner and have lower out-of-pocket expenses.

The available Elimination Period options are:⁵

- 0-day
- 30-day
- 60-day
- 90-day
- 180-day
- 365-day

After you have satisfied your Elimination Period once, you will never have to satisfy it again for as long as you have this insurance policy.

When deciding on an Elimination Period, you may want to ask yourself how long you could pay for long-term care expenses before another source of funds would be needed. Some people plan to have substantial assets saved and set aside monies to cover the initial costs associated with long-term expenses.

These people may prefer to have a longer Elimination Period. Others may be living on a fixed budget with fewer savings, or may not want to use their

savings to pay for these expenses when they occur.

Limited Pay Options

VISTA Care Choices allows you to fully pay for your policy within a set period of time. The options are:⁶

- 10 Year Payment
- 20 Year Payment
- Paid Up at Age 65

Optional Benefit Riders

You can customize your policy by adding optional benefit riders that are explained on the inserted Rider Sheet.

¹ May vary by state.

² In RI, 75% and 50% options not available.

³ In OR, physician.

⁴ In NH and SC, incapacitated.

⁵ In KS and SD, 180-day and 365-day options not available.

⁶ Not available in KS.

Monthly vs. Daily Maximum

This insurance policy gives you a **monthly** maximum rather than a **daily** maximum, which can make a big difference in how you receive benefits.

EXAMPLE: Compare two long-term care insurance policies — one with a \$6,000 **monthly** maximum and one with a \$200 **daily** maximum (approx. \$6,000 total maximum for the month).

If you needed a \$240 service (for example, a visit from a home health aide) three days per week for a month, the monthly total for that service would be \$2,880. That service could be completely paid for under the insurance policy with the **monthly** maximum. However, the insurance policy with the **daily** maximum would pay only \$200 (the daily maximum) of that \$240 charge for each day. That means if you had the daily benefit, you would be responsible for the balance of that charge (\$40) each day, a total of \$480 per month.

Maximum	Total Charge*	Policy Pays*	You Pay*
\$6,000/mo	\$2,880	\$2,880	\$0
\$200/day	\$2,880	\$2,400	\$480

*Monthly