

Optional Benefit Riders

You can customize your VISTA Care Choices insurance policy further by adding the following optional benefit riders.

Spousal Riders

Shared Care Benefit Rider (B193)¹

This rider allows you and your spouse to access a Shared Care Maximum amount, once the Maximum Benefit under your own policy has been exhausted. The Shared Care Maximum amount is equal to the Maximum Benefit amount that you and your spouse select. Both you and your spouse can receive benefits from the Shared Care Maximum at the same time, if needed, until the Shared Care Maximum is exhausted.

If you have purchased an Inflation Protection Rider or Guaranteed Purchase Option Rider, the remaining Shared Care Maximum will increase in the same manner as the Maximum Benefit.

If one of you dies, the survivor's Maximum Benefit will be increased by the amount remaining in the Shared Care Maximum with no increase in premium. If you and your spouse divorce or your spouse terminates their policy due to nonpayment of premium, half of the Shared Care Maximum amount remaining will be added to your Maximum Benefit with no increase in premium. Restoration of Maximum Benefit will not apply to the Shared Care Maximum.

Surviving Spouse Waiver of Premium (B187)

If you and your spouse both select this optional benefit and one dies, the surviving spouse's premiums are waived upon the latter of 10 years after the issue date of this rider or the date of the spouse's death.

Joint Waiver of Premium (B188)

If you and your spouse both select this optional benefit, both of your premium payments will be waived should one of you meet the criteria for waiver of premium under their policy.

Additional Riders

Home Cash Benefit Rider (B191)

The Home Cash Benefit amount is a separate fund of money that assists you in staying home. The benefit amount is equal to 20% of your Home and Community Care Benefit amount and will be paid to

you each month you have received Home and Community Care at least one day during that month. If you have purchased an Inflation Protection Rider or Guaranteed Purchase Option Rider, your Home Cash Benefit amount will increase in the same manner.

Waiver of the Elimination Period for Home and Community Care Rider (B192)

If you select this rider, your Home and Community Care Benefits can start immediately. In addition, days for which you are eligible to receive Home and Community Care Benefits will count toward the Elimination Period for your Facility Care Benefits.

Return of Premium Rider (B190)

This rider allows your family to receive the total amount of premiums paid for your policy and all riders attached, reduced by the total amount of benefits paid, upon your death. If the total of benefits paid exceeds the total of premiums paid, this Return of Premium benefit will be zero.

Full Return of Premium Rider (B189)

This rider allows your family to receive the total amount of premiums paid for your policy and all riders attached upon your death.

Shortened Benefit Period Nonforfeiture Rider (B197)

If your financial situation should change and you are unable to pay future premiums, you can still help protect yourself with this rider. If your insurance

policy lapses after three years, the insurance policy will be considered paid-up and your new Maximum Benefit will become the greater of 100% of the premiums you've paid for the insurance policy and its riders, or your Facility Care Benefit in effect on the date of lapse, including any increases from the Inflation Protection Riders or Guaranteed Purchase Option Riders. No benefits will be paid in excess of the Maximum Benefit that would have been in effect if you had continued to pay premiums as required.

Discount Riders

Spouse Premium Discount Rider (B198)

When both spouses apply for a VISTA Care Choices insurance policy and both insurance policies are issued, both will receive a 30% discount on their total insurance policy premium. This rider is included in your insurance policy, at no additional cost to you, **when both spouses' insurance policies are issued.**

Married Premium Discount Rider (B200)

If you are married and your spouse does not have a VISTA Care Choices insurance policy with us, you will receive a 10% discount on your total insurance policy premium when your policy is issued. This rider is included in your insurance policy, at no additional cost to you.

Family Member Premium Discount Rider (B211)

If you have lived with a family member in your home for at least two years and both of you have a VISTA Care Choices insurance policy with us, both will receive a 10% discount on their total insurance policy. This rider is included in your insurance policy, at no additional cost to you, **when both family members' insurance policies are issued.**

¹ Not available with the Lifetime Benefit option. Availability, provisions, and rider form numbers may vary by state. Ask your Agent for details.

Inflation Protection Riders

The costs of long-term care are continually rising and if your benefits don't increase as well, you may not have the coverage you expect in the future. Now you can help to offset the effect of rising rates on your insurance policy benefits by including one of the following Inflation Protection Riders.

Automatic Compound Inflation Protection Benefit Rider (B182)

On each insurance policy anniversary, your benefits listed under Covered Services and remaining Maximum Benefit will be automatically increased by 5% of the current benefit at the time.

Automatic Compound Inflation Protection Benefit Rider - 2X Maximum (B183)

On each insurance policy anniversary, your benefits listed under Covered Services and remaining Maximum Benefit will be automatically increased by 5% of the current benefit at the time. The increases will continue until the benefits listed under Covered Services is double the amount of the original benefits in effect on the effective date of this Rider. Thereafter, no increases will occur.

Automatic Simple Inflation Protection Benefit Rider (B184)

On each insurance policy anniversary, your benefits listed under Covered Services and remaining Maximum Benefit will be automatically increased by 5% of your original Facility Care Benefit, Home and Community Care Benefit and Maximum Benefit.

Guaranteed Purchase Option Rider (B185)

On each insurance policy anniversary *when not on waiver of premium*, you may exercise an option to increase your benefits listed under Covered Services and remaining Maximum Benefit by 5% of the current benefit at the time. Each option exercised increases the insurance policy premium accordingly, based upon your attained age. You will be notified by mail to elect the increase prior to your insurance policy anniversary date.

EXAMPLE: The graph below shows how a \$3,000 facility care benefit would grow over time with the purchase of different Inflation Protection Riders. The Guaranteed Purchase Option Rider (B185) is illustrated as exercised every two and every five years. The Automatic Compound Inflation Protection Benefit Rider (B182) automatically increases the monthly maximum by 5% each year the insurance policy remains in force. Over a 20-year period, each \$100 of monthly maximum would grow to approximately \$265 of monthly maximum, regardless of age or changes in health.

