

VISTACare[™]Choices

Long-Term Care Insurance

Tax Qualified and Non-Tax Qualified

General

- Issue Ages: 18-84

Coverage Can Be Provided for the Following Services & Settings¹

- Facility Care Benefits:
 - Nursing Home (*skilled, intermediate, and custodial*)²
 - Assisted Living Facility³
 - Hospice Facility
- Home and Community Care Benefits:
 - Home Health Care (*including homemaker services*)
 - Hospice Care
 - Adult Day Care Program⁴
 - Respite Care (*up to one month per year*)

Other Benefits (Note: Not available in all states.)

- First-Time Cash Benefit
- Home First Benefit
- Home Modification Benefit
- Informal Caregiver Training Benefit
- Alternate Plan of Care Benefit
- Resource Advisor
- Waiver of Premium Benefit
- Bed Reservation Benefit
- Restoration of Maximum Benefits
- Ambulance Service Benefit
- International Coverage Benefit⁵
- Care Coordinator Advisor

Maximum Benefit

- Facility Care Benefit Amount:
Available from \$1,500 up to \$12,000 in monthly increments of \$100.
- Home and Community Care Benefit Amount:
Choice of: 50%, 75% or 100% of the Facility Care Benefit Amount⁶



"We're Here When You Need Us."

¹ Settings may vary by state.

² In Kansas: Nursing Facility.

³ In Kansas, Assisted Living Facility is treated the same as a Nursing Facility.

⁴ In Oregon: Adult Foster Care Facility and in Idaho: Adult Foster Care.

⁵ Not available in Delaware or Maine.

⁶ In Rhode Island: 50% and 75% not approved.

This insurance policy has limitations. Your agent can provide you with complete details and costs. Please refer to your outline of coverage for complete information.

P145, P146; ID-P145ID, P146ID; LA-P145LA, P146LA; NH-P145NH, P146NH; OK-P145OK, P146OK

The next generation of reliable choices.

Elimination Period¹

- Choice of: 0, 30, 60, 90, 180, or 365 days
- Satisfying the Elimination Period: Counts days of illness, not days of care, which provides quicker access to benefits. Needs to be satisfied only once per lifetime.

Benefit Multiplier

- Choice of: 2 years, 3 years, 4 years, 5 years, 8 years, or lifetime.

Optional Benefit Riders (Note: Not available in all states.)

- Shared Care Benefit Rider²
- Surviving Spouse Waiver of Premium Rider
- Joint Waiver of Premium Rider
- Home Cash Benefit Rider
- Return of Premium Rider
- Full Return of Premium Rider
- Waiver of the Elimination Period for Home and Community Care Rider
- Shortened Benefit Period Nonforfeiture Rider
- Inflation Protection Riders:
 - Automatic Simple Inflation Protection Benefit Rider
 - Automatic Compound Inflation Protection Benefit Rider
 - Automatic Compound Inflation Protection Benefit Rider - 2X Maximum
 - Guaranteed Purchase Option Rider

Discounts

- Spouse Premium Discount Rider:
30% discount on each spouse's total insurance policy premium if both spouses are issued.
- Married Premium Discount Rider:
10% discount on total insurance policy premium when policy is issued if you are married.
- Family Member Premium Discount Rider:
10% discount on each family member's total insurance policy premium if both family members are issued.

Methods of Payment

- Annual, Semi-Annual, or Quarterly
- Monthly Automatic Bank Withdrawal

Limited Pay Options³

- 10 Year Payment Option (Note: Available to age 35 and above.)
- 20 Year Payment Option (Note: Available to age 35 and above.)
- Paid Up at Age 65 Payment Option (Note: Available to ages 35 - 55.)

¹ In Kansas and South Dakota: 180-Day and 365-Day options not available.

² Not available with the Lifetime Benefit option.

³ Not available in Kansas or Missouri.