

TAX-QUALIFIED INFORMATION

ELIGIBILITY FOR BENEFITS

**ACTIVITIES
OF DAILY LIVING**

- Eating
- Toileting
- Bathing
- Continence
- Dressing
- Transferring

There must be the inability to perform **two of six** "Activities of Daily Living" for a period of at least 90 days.

-or-

There must be Severe Cognitive Impairment.

INDEMNITY BENEFIT FOR HOME CARE

Benefits Include:

- 10 times Home and Community Care Daily Benefit per Month
- Can be used to pay spouse or family members that reside with you
- Eliminates Submitting Bills
- Paid Directly to Policyholder
- Free to use money as you wish

**CALCULATING YOUR
INDEMNITY BENEFIT**

Home and Community Care
Daily Benefit \$120

\$120

x 10

\$1,200

**Your Monthly Benefit is
\$1,200.**

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May Be Tax Deductible

If your medical expenses, including your Long Term Care insurance premiums, exceed 7 1/2% of your adjusted gross income, you may claim the premiums as tax deductions.*

The maximum eligible amount of tax deductible premium is:

<u>Age at end of Taxable Year 2004</u>	<u>Maximum Eligible Amount for 2004</u>
40 or Less	\$260
41-50	\$490
51-60	\$980
61-70	\$2,600
71 & Over	\$3,250

These amounts are to be adjusted annually to reflect changes in the medical care component of the Consumer Price Index.

*Subject to limitations, consult with your tax advisor for further information.

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