



The State Life Insurance Company
CareGuard™
 Long Term Care Insurance

General Information		Comprehensive Policy S-9000-P Qualified Only
A.M. Best's Rating		A (Excellent)
Available Issue Ages		40 – 84 (age nearest birthday)
Daily Benefit Options		\$40 - \$300
Benefit Choices		2, 3, 4, 5, 6, 10 years and Lifetime (Single Pool)
Rate Classes		Preferred, Select & Standard
Benefit Type		Reimbursement (optional Indemnity Riders)
Joint Discount		Up to 80% for 2nd Insured in same household
Employer/Association Group Discount		10% for all Ages
Elimination Periods		0, 30, 90 & 180 days
Elimination Period Cumulative & Vanishing		Yes
Restoration of Benefits (w/ Restoration of Benefits Rider)		After 180 consecutive days
Personal Care Advisor or Care Coordinator		Yes
Alternative Plan of Care		Yes
Pre-Existing Conditions		No limitations for Pre-Existing Conditions
Coverage Outside U.S.		Up to 30 Days per calendar year (Single Claim Period)
Benefit Triggers		2 of 6 ADL's or Cognitive Impairment
Facility Care (In a Nursing or Assisted Living Facility)		
Joint Waiver of Premium		After 90 days of care
Bed Reservation		30 days per calendar year
Respite Care (up to 30 Days per calendar year)		100% up to DB
Home & Community Based Care Benefit		
Optional		Yes
Joint Waiver of Premium (w/ HCBC Waiver of Premium Benefit Rider)		After 90 service days of care
Professional Services		100% up to DB
Homemaker Services		100% up to DB
Adult Day Care & Hospice Care		100% up to DB
Respite Care (up to 30 days per calendar year)		100% up to DB
Caregiver Training		100% up to Three Times DB
Independent Home Health Caregiver		Yes
Optional Riders/Payment Options		
Compound Benefit Increase Rider		Yes
Simple Benefit Increase Rider		Yes
Facility and HCBC Indemnity Benefit Rider		Yes
Facility Only Indemnity Benefit Rider		Yes
Restoration of Benefits Rider		Yes
10-Year Premium Payment Option		Yes
20-Year Premium Payment Option		Yes
Full Return of Premium Rider		Yes
First Day HCBC Benefit Rider		Yes
Shortened Benefit Period Nonforfeiture Rider		Yes
HCBC Waiver of Premium Benefit Rider		Yes
Monthly HCBC Benefit Rider		Yes

CareGuard™ Long Term Care Insurance Policy Form S-9000-P

Additional Features

Tax Qualified Long Term Care Coverage

- Full long term care coverage available, including Nursing Facility, Assisted Living Facility and Home and Community Based Care (HCBC).
- Facility Only coverage available.

Single Benefit Pool

Benefit Pool can be used for a Nursing Facility, Assisted Living Facility or HCBC. Benefits are reimbursement and are payable at 100% of actual expenses incurred up to the Daily Benefit selected.

Up to 80% Discount for Second Insured

Available for any two individuals in the same household (not limited to spouse except in Maryland).

Underwriting Classes

Four underwriting classes are available:

- Preferred
- Select
- Standard
- Substandard (available for counter-offers only)

Combinations of these ratings are available for joint coverage.

Waiver of Premium

- Joint Waiver waives premiums for both insureds after one is confined for 90 days. Days do not have to be consecutive but satisfied during a single claim period.
- Home Care Waiver available with HCBC Waiver of Premium Benefit Rider.

Guaranteed Renewable for Life

We can never cancel, refuse to renew, or place restrictive riders on the coverage after it has been issued, as long as the premiums are paid as billed. We can only change the premium if we change the premium for all covered persons in the state where the same type of policy was issued.

Riders and Options

Payment Options

- **Traditional Payment Modes:** Choice of annual, semi-annual, quarterly, or monthly pre-authorized bank draft.
- **10-Year Premium Payment Option:** Premiums payable for 10 years. At the end of the 10th policy year, policy becomes fully paid-up, no further premium payments are required and rates can never be changed. All payment modes are available with 10-Pay.
- **20-Year Premium Payment Option:** Premiums payable for 20 years. At the end of the 20th policy year, policy becomes fully paid-up, no further premium payments are required and rates can never be changed. All payment modes are available with 20-Pay.

Inflation Protection Riders

- **Simple:** Increases original daily benefit amount 5% per year for life of the policy. Also increases remaining “benefit pool” proportionally.
- **Compound:** Increases previous year’s daily benefit amount and the remaining “benefit pool” 5% per year for the life of the policy.

Nonforfeiture Benefit

- **Shortened Benefit Period:** Provides extended benefits if the policy lapses after three years or longer. The benefit is equal to the total of premiums paid, but is never less than 30 times the daily benefit amount at the time of lapse. Any Benefit increases are frozen on the date of lapse.

Additional Options

- **Facility any HCBC Indemnity Benefit Rider:** Changes all benefits from reimbursement to indemnity. Available on Comprehensive policies only. **Not available with the Monthly HCBC Benefit Rider.**
- **Facility Only Indemnity Benefit Rider:** Changes the Facility portion only from reimbursement to indemnity.
- **HCBC First Day Coverage Rider:** Benefits begin on the first day of claim for HCBC only. **Service days received under the HCBC First Day Coverage Rider will not apply towards the satisfaction of the elimination period for Facility Care Services.**
- **Monthly HCBC Benefit Rider:** Changes HCBC benefits from daily maximum to monthly maximum up to Daily Benefit multiplied by the actual number of days in the calendar month. **Available with Facility Only Indemnity Benefit Rider. Not available with Facility and HCBC Indemnity Benefit Rider. Either the Compound or the Simple Benefit Increase Riders must also be purchased.**
- **Restoration of Benefits Rider:** Will restore the Benefit Amount payable under the policy if, claims paid during a Single Claim Period have not exceeded the Benefit Amount, the policy remains in force and for a period of 180 consecutive days, you do not satisfy the conditions on Eligibility for the Payment of Benefits under the policy (because you have recovered and you are not receiving any benefits). **Limited to two times the original Benefit Amount selected. Available for benefit periods less than Lifetime.**
- **HCBC Waiver of Premium Benefit Rider:** Adds to Facility Care waiver under a Comprehensive policy by waiving premiums after 90 service days of HCBC.
- **Full Return of Premium Rider:** If you (both insureds in the case of joint coverage) die while the Policy is in force, the total of premiums paid for the Policy and any attached riders will be paid to your Beneficiary without reduction for benefits received. Benefits are not payable under this rider if policy is lapsed due to premium non-payment.

The A.M. Best Company, the oldest independent rating agency, has rated State Life “A” (Excellent), the third highest of Best’s 15 categories. This rating is based on Best’s opinion of the consolidated financial strength of the life/health members of American United Life Group, which includes State Life Insurance Company. State Life’s A rating reflects the Group’s excellent performance including its strong capital position, conservative investment portfolio, and diversified sources of earnings and revenue.