

## CareGuard™

### Product Feature Availability

---

<b>AK</b>	Not selling in this state.	<b>ND</b>	Generic - Suitability state. Rate stabilization state.
<b>AL</b>	Generic - Suitability state.	<b>NE</b>	Generic - Suitability state.
<b>AR</b>	Generic - Suitability state. Rate Stabilization state.	<b>NH</b>	Generic - Suitability state. Rate stabilization state.
<b>AZ</b>	Generic - Suitability state. Rate Stabilization state.	<b>NJ</b>	Pending state approval.
<b>CA</b>	Pending state approval.	<b>NM</b>	Generic - Suitability state. Rate stabilization state.
<b>CO</b>	Generic - Suitability State.	<b>NV</b>	Generic
<b>CT</b>	HCBC Waiver is included in base policy. 180-Day Elimination Period is not available.	<b>NY</b>	Not selling in this state.
<b>DC</b>	Generic	<b>OH</b>	Group Discount is available as a Franchise Policy. Suitability state. Rate stabilization state.
<b>DE</b>	Simple Benefit Increase Rider is not available. Suitability state. Rate Stabilization state.	<b>OK</b>	Generic - Suitability state. Rate stabilization state.
<b>FL</b>	Suitability state. Rate Stabilization state. Group Discount is available as a Franchise Policy. Under joint coverage, conversion to an Individual Policy can take place upon consent of both individuals. Upon conversion, the premium for each individual policy will be 50% of the premium currently being paid for the joint coverage.	<b>OR</b>	Facility Care Only is not available. Minimum Daily Benefit is \$50. HCBC may be provided in a facility licensed to provide adult foster care. Suitability state. Rate Stabilization state.
<b>GA</b>	Pending state approval.	<b>PA</b>	Issue ages 18-84. Group discount is available as a Franchise Policy. Suitability state. Rate Stabilization state.
<b>HI</b>	Not selling in this state.	<b>RI</b>	Pending state approval.
<b>IA</b>	Generic - Suitability state. Rate stabilization state.	<b>SC</b>	Generic
<b>ID</b>	Generic - Suitability state. Rate stabilization state.	<b>SD</b>	180-Day elimination period is not available. Suitability state. Rate stabilization state.
<b>IL</b>	Generic - Suitability state. Rate stabilization state.	<b>TN</b>	If the 10-year or 20-year premium payment option is selected, the Shortened Benefit Period Nonforfeiture Rider must also be selected.
<b>IN</b>	Generic - Suitability state. Rate stabilization state.	<b>TX</b>	Generic - Rate stabilization state.
<b>KS</b>	Generic - Suitability state. Rate stabilization state.	<b>UT</b>	Generic - Suitability state. Rate stabilization state.
<b>KY</b>	Generic - Suitability state. Rate Stabilization state.	<b>VA</b>	Generic - Suitability state. Rate stabilization state.
<b>LA</b>	Generic - Suitability state. Rate Stabilization state.	<b>VT</b>	Facility Care Only coverage is not available. HCBC must be included. The 180-Day elimination period is not available.
<b>MA</b>	Pending state approval.	<b>WA</b>	Pending state approval.
<b>MD</b>	Joint coverage is available for spouses only. A state mandated Hospice Care Program Benefit Rider is available with Facility Care only policy. The Hospice Care Program Benefit Rider cannot be selected with the Facility Care Only Indemnity Benefit Rider or the Facility Care and HCBC Indemnity Benefit Rider. Special version of the Shortened Benefit Period Nonforfeiture Rider. Suitability state. Rate stabilization state.	<b>WI</b>	Minimum Daily Benefit is \$60. Simple Benefit Increase Rider is not available. Alternative Plan of Care is not available under the Nursing Home Care policy. Suitability state. Rate Stabilization State.
<b>ME</b>	Generic- Suitability state. Rate stabilization state.	<b>WV</b>	Generic
<b>MI</b>	Generic	<b>WY</b>	Not selling in this state.
<b>MN</b>	Generic - Suitability state. Rate stabilization state.		
<b>MO</b>	Generic - Suitability state. Rate stabilization state.		
<b>MS</b>	Generic		
<b>MT</b>	Generic - Suitability state.		
<b>NC</b>	Pending state approval.		