



## LifeStyle Solutions Select<sup>SM</sup> Tax-Qualified Long Term Care Insurance Plan

Our LifeStyle Solutions Select<sup>SM</sup> insurance plan was designed with features, service programs, and options to help individuals protect their financial security and to help them fund care at home, in an assisted living community or in a nursing home. This plan was designed specifically for individuals who have more challenging health conditions and are still a good risk to the company. It is important to know that the Service Program can be utilized prior to being on claim. Are you working with a client who might benefit from this plan? Call our office today for more details and a prequalification.

### Lifestyle Solutions Select<sup>SM</sup> Product Features at a Glance

<b>States</b>	AZ, CO, GA, IL, IN, KY, LA, MD, MO, NC, ND, NE, OK, PA, SC, SD, TX, and WA
<b>Products</b>	LifeStyle Solutions Select
<b>Underwriting Classes</b>	Impaired Risk
<b>Issue Ages</b>	40-85
<b>Daily Benefit Amounts</b>	\$50-\$150 (in \$10 increments)
<b>Benefit Periods</b>	1, 2 or 3 Years
<b>Elimination Periods (EP)</b>	90, 120, 180 Days and Will Depend on Plan Option (Calendar Days)
<b>Benefits</b>	<ul style="list-style-type: none"> <li>- Nursing Facility and Assisted Living Facility (100% MDB)</li> <li>- 50% of the Facility Care Benefit for Home Health Care and Adult Day Care</li> <li>- Plan Options:               <ul style="list-style-type: none"> <li>- Option A: 1-Year Benefit Period (EP: 90, 120, 180 Days)</li> <li>- Option B: 2-Year Benefit Period (EP: 120 or 180 Days)</li> <li>- Option C: 3-Year Benefit Period (EP: 180 Days)</li> </ul> </li> </ul>
<b>Additional Benefits:</b> <ul style="list-style-type: none"> <li>- Alternative Plan of Care</li> <li>- Bed Reservation</li> <li>- Respite Care</li> <li>- Partnership Certified</li> <li>- Spouse Discount</li> <li>- Partner Discount</li> <li>- Pre-Existing Condition</li> </ul>	<ul style="list-style-type: none"> <li>- 50x Maximum Daily Benefit</li> <li>- 20 Days Due to Hospitalization</li> <li>- 20 Days Per Policy Year</li> <li>- Yes (Not Available in IL and IN)</li> <li>- 10% if Married/Joint</li> <li>- Same or Opposite Sex Living Together at Least 12 Months</li> <li>- Covered 6 months preceding Policy's effective date</li> </ul>
<b>Coventry Service Programs:</b> <ul style="list-style-type: none"> <li>- Wellness Program</li> <li>- Care Planning &amp; Coordination</li> <li>- HomeWorks</li> </ul>	<ul style="list-style-type: none"> <li>- Included</li> <li>- Included - If Care Coordinator is Designated by Us</li> <li>- Included (Non-Insurance Benefit in TX)</li> </ul>
<b>Optional Riders:</b> <ul style="list-style-type: none"> <li>- Lifetime Inflation Protection</li> <li>- Non-Forfeiture Benefit</li> </ul>	<ul style="list-style-type: none"> <li>- 5% Compound, 5% Simple, 3% Compound or 3% Simple</li> <li>- Policy must be in force for at least 3 years</li> </ul>

**FOR AGENT USE ONLY**

