

# Simplicity<sup>SM</sup> LTCi – Employer Program

## Group 3-49 or Association

**CASH BENEFIT ACCOUNT** Monthly Cash Benefit  
Community/Facility

<b>\$100,000</b>	a. \$1,500	b. \$3,000*		
<b>\$200,000</b>	a. \$1,500	b. \$3,000	c. \$4,500	d. \$6,000*
<b>\$300,000</b>	a. \$3,000	b. \$4,500	c. \$6,000	d. \$7,000
<b>\$500,000</b>	a. \$4,500	b. \$6,000	c. \$9,000	

\*Shared Care Rider is not available with these combinations

**INFLATION PROTECTION** None  
5% Simple – No Maximum  
5% Compound – 2 x Maximum  
5% Compound – No Maximum  
3% Compound – No Maximum

**ELIMINATION PERIODS** 30 Days  
60 Days  
90 Days  
180 Days

**PREMIUM PAYMENT OPTIONS** Lifetime  
10-pay  
Paid Up at Age 65\*

\*NA to applicants after age 55

**PAYMENT MODES** Annual\*\*  
Semi-Annual\*\*  
Quarterly\*\*  
Monthly\*

- Conditional premium may be required with application
- Checks and Credit Cards accepted
- \*\* Paper bill direct
- \* EFT or Credit Card Only

## RIDERS

**SHARED CARE** This Rider allows you to share benefits with your Care Partner, provided both Care Partners purchase policies and the policies are identical in benefits and premium payment options. After a Care Partner has used the Cash Benefit Account, they can draw Monthly Cash Benefits from their Care Partner's Cash Benefit Account, at the option of the other Care Partner. If a Care Partner dies the surviving Care Partner can assume the deceased remaining Case Benefit Account. At no time can the Care Partner reduce his or her account below a level that would provide them with less than 24 times their Facility Monthly Cash Benefit.

**RESTORATION OF BENEFITS** Restores benefits in full if policyholder has a lapse in care need for 180 days or longer.

**SHARED WAIVER** Waives premium for Care Partner not needing care if other Care Partner is receiving policy paid benefits.

**SURVIVOR BENEFIT** Waives premium for surviving Care Partner after other Care Partner dies. Both policies and riders **must be** in effect for more than 10 years. Must be purchased by both Care Partners.

**NONFORFEITURE**

- Return of Premium – Upon death, premiums paid are refunded, minus benefits paid or payable. NA to applicants age 75 or older
- Full Return of Premium – Upon death, all premiums paid are refunded. NA to applicants age 65 or older
- Shortened Benefit Period – Provides a reduced paid up benefit if rider was purchased and in effect for 3 years or longer