

## POLICY COMPARISON

Information supplied by StrateCision

	Company 1	Company 2	Company 3	Company 4	Company 5	Company 6
Policy I.D. #	Product 1	Product 1	Product 1	Product 1	Product 1	Product 1
Elimination Periods, NH	0,100 days	0. 90 days	30,90 days	20,60,100,180,365, 730 days	0,90 days	0,30,60,90,180, 365 days
NH Premium waiver wait, in days	90	90	0	0	90	0
Bed reservation days	30	30	21	10*	30	21
Surviving spouse paid up	No	Yes	Yes	No	rider	Rider
Care by Family/Friends	No	See Comments	No	See Comments	No	No
Caregiver Training	5 X HCDB lifetime max	5 X HCDB lonetime max	5 X DB lifetime max	No	No	2 X DB lifetime max
Paid from care benefit pool	Yes	Yes	Yes	N/A	N/A	Yes
Other Home Care Benefits	Emergency medical Response System. \$50 a month, for as long as you continue to receive HC benefits.	Rental of Emergency Response LSystem up to \$50/month when receiving at least 5 days per week HHC benefits.	In home safety devices; home delivered meals.	Personal care to provide assistance with Instrumental activities of daily living	None	Medical Alert System Up to policy limit of 50% MDB @ \$50/month. Home modification up to 50% MDB.
ADL's needed for NH benefits	2/6	2/7	2/7	2/7	2/7	2/7
ADL's needed for HC benefits	2/6	2/7	2/7	2/7	2/7	2/7
Compound inflation % per year	5%	5%	5%	5%	5%	5%
Restoration of benefits	No	No	Rider	Rider	Yes	Yes
Care outside U.S.	Territories, Canada	No exclusions	Territory/Possession	No	Possessions	Territories, Canada

\* See Comments. Information as of 1/1/1999. Premiums are for least expensive premium class, but do not reflect coupoles or group discounts.

WARNING: premiums of different policies may not be comparable, because benefit levels may differ. All options not available in all states, or over age 79. California requires 7 ADL limitations in non-TQ policies. In Pennsylvania and Minnesota, ADL's must include bathing. Mental illness is covered in Massachusetts and Washington. Policy information is believed accurate as of the above date. Policy issuers are asked to review their data in all cases. However, no warranties of accuracy or completeness are made by StrateCision and the policy issuer should be consulted for final determination of features and premiums.