

**PARTNERSHIP LONG-TERM CARE POLICY COMPARISON
UPSTATE SPECIAL RISK SERVICES, INC.**

	Genworth	John Hancock	Med America
A.M. Best Standard & Poors Fitch Moody's	A BBB+ BBB A3	A+ AA- AA- A1	B++ A- NR NR
Product	Partnership Plus TA (Flex Care-2)	Custom Care III NY Partnership TA	Partnership TA
Standard benefits included in all policies: <ul style="list-style-type: none"> • Reimbursement for all levels of care (skilled, intermediate, custodial) • Home Care, adult day care, hospice care, care in assisted/enriched/independent living facilities, Alzheimer's centers, and in skilled nursing and rehab facilities • Respite care, homemaker services, bed reservation benefits, care coordination benefits • Waiver of premium in all care settings when policyholder goes on claim • Guaranteed renewable, no prior hospitalization required • Protection for unlimited assets within the guidelines of the New York State Partnership for Long Term Care program • Lapse protection • Favorable tax treatment for premium and benefits 			
Additional features included in the policy at no extra premium	Care Coordination Benefits Information and referral services (Care Scout) Wellness program with Mayo Clinic	Care coordination benefits Discounts through Advantage Provider Program	Discounts available through Care Scout membership
Benefits available at extra cost	100% home care on 3 year benefit period Informal caregiver and supplementary benefits rider available on all policy options but DD50 -- (medical equipment, meals on wheels, etc., but will not pay a family member) Total Asset 100 policy and Dollar for Dollar 100 policy offer rider to pay home care by the month.	Stay at Home Benefit rider 30x NH daily benefit total Waiver of Premium Monthly home care reimbursement	Total Asset 100 policy includes ability to reimburse an informal caregiver at no additional charge, plus alternative benefits including home modification, emergency response system, therapeutic device benefit, supportive/durable medical equipment benefit, specialized transportation 2/4/50 TA policy includes residential care facilities and a bed reservation benefit when in residential care facility
Does the elimination period reduce quicker for home care?	No	No	No
How is home care reimbursed?	By the day unless rider is purchased to reimburse by the month – available only with TA 100 and DD100 policies	By the day unless rider is purchased to reimburse by the month	By the day

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Must policyholder use an agency to receive home care benefits? Partnership insurance carriers are not permitted to require that a licensed provider be affiliated with a home care agency.	No	No	No
Does policy language use “room and board” as reimbursable expenses when in assisted living?	Yes	Yes	No
Does premium waive for home care?	Yes	Yes	Yes
When does premium waive? “Benefits” means the insurance is paying the bill for service, “covered services” means the policyholder is paying the bill. In all cases, policyholder must be certified as eligible to receive benefits.	1 st of the month following the payment of benefits by insurance carrier Option to remove this feature in order to reduce premium	1 st of the month following the payment of benefits by insurance carrier Option to remove this feature in order to reduce premium	1 st day of benefits
Is there an exclusion for nervous and mental disorders?	No	No	No
Is policy tax-qualified	Yes	Yes	Yes

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Advantages	<p>2/4/50 total asset plan available</p> <p>100% home care option available on 3/6/50 policy</p> <p>3.5% compound inflation option available</p> <p>Informal caregiver rider available for all policies but DD50, to include supplemental benefits (medical equipment, meals on wheels, etc.) but informal care does not include family member</p> <p>Waiver of premium for home care</p> <p>Room and board included in assisted living facilities</p> <p>Bed reservation benefit</p> <p>Care coordination and referral services</p> <p>Spousal discounts for domestic partners</p> <p>Care Scout program available for policyholder and family</p> <p>Wellness program through Mayo Clinic available to all policyholders and their families</p> <p>Ability to remove "waiver of premium" to reduce premium</p>	<p>6 year benefit option available</p> <p>Room & board included in assisted living facilities</p> <p>Bed reservation benefit</p> <p>Care coordination and referral services</p> <p>Spousal discounts for domestic partners</p> <p>Stay at home option available, 30x daily NH benefit over life of policy for medical equipment, emergency alert system, caregiver training, etc.</p>	<p>2/4/50 total asset plan available</p> <p>3.5% inflation protection available</p> <p>Waiver of premium for home care</p> <p>Bed reservation benefit</p> <p>National network of discount providers through Care Scout program</p> <p>Personal Care manager available, care coordination services</p> <p>Worldwide coverage</p> <p>Spousal discounts for domestic partners</p> <p>10-Pay option</p> <p>Total Asset 100 policy includes ability to reimburse an informal caregiver at no additional charge, plus alternative benefits including home modification, emergency response system, therapeutic device benefit, supportive/durable medical equipment benefit, specialized transportation</p>
Disadvantages			Policy language does not include payment for room and board in assisted living, although carrier does reimburse room and board in certain types of facilities.
Deposit required	None	2x monthly	2x monthly
HEALTH RATING SYSTEM:			
Super-preferred	Yes – approx -35%		
Preferred	Yes – approx -15%	- 10%	- 5%
Standard			
Substandard Class 1 (rate 3, rate C)	Yes – approx +25%	+ 30	+ 30%
Substandard Class 2 (rate 4, rate D)		+ 50	+ 50%
Is there are maximum discount available?	Max discount -35%	Max discount 35%	Max discount 35%

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Created by Andrea Graham, Long-Term Care Specialist
Upstate Special Risk Services, Inc., Rochester, NY
(800) 828-4415 Ext. 3012 e-mail: agraham@e-upstate.net
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