

# LTCI source list

<b>Advanced Resources Marketing</b> 617-783-2622 www.armltc.com	Product name	
	Availability	Group & Individual Long Term Care Insurance
	Issue ages	All
	Minimum group size	18-85
	Benefit range	10
	Benefit triggers	\$100-\$300 per day
	Portable(yes/no)	TQ Triggers
	Elimination periods	Yes
	Additional features	0,20,30,45,60,90,100 days
Presentation and enrollment support <b>Aim Marketing &amp; Insurance Services</b> 600-245-2467 www.aimmarketing.ws	Product name	
	Availability	Various
	Issue ages	All
	Minimum group size	25 - 80
	Benefit range	3
	Benefit triggers	All Available
	Portable(yes/no)	All Available
	Elimination periods	Yes
	Additional features	All Available
We are a national brokerage firm. <b>AJF Consultants</b> 866-901-5323 www.ajfconsultants.com	Product name	
	Availability	Long Term Care & T-65 Sales Leads
	Issue ages	All
	Minimum group size	Any
	Benefit range	Any
	Benefit triggers	Any
	Portable(yes/no)	Any
	Elimination periods	Yes
	Additional features	None
<b>Allianz Life of North America</b> 800-950-7372 www.alliazlife.com	Product name	
	Availability	Generation Protector II
	Issue ages	All except California Hawaii, Massachusetts and New York
	Minimum group size	18-84
	Benefit range	10 members with a minimum of 3 participating
	Benefit triggers	2, 3, 4, 5, 8, or Lifetime Daily Benefit \$50-\$500
	Portable(yes/no)	Unable to meet 2 out of 6 ADL's
	Elimination periods	Yes
	Additional features	7, 30, 60, 90, 180, or 365 days
Enhanced Coverage Option included Insured can select any combination of the following three options every five years: 1.Decrease elimination period; 2. Increase benefit period; 3. Adjustment on policies w/o compound benefit increase, daily benefit will be increased a minimum of 15 percent up to a maximum of 50 percent.	Product name	
	Availability	
	Issue ages	
	Minimum group size	
	Benefit range	
	Benefit triggers	
	Portable(yes/no)	
	Elimination periods	
	Additional features	American Financial

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800-880-3072 www.afmus.com	Product name	
	Availability	Many carriers
	Issue ages	All
	Minimum group size	18-84
	Benefit range	5
	Benefit triggers	\$50-\$500 per day
	Portable(yes/no)	2 ADLs or cognitive
	Elimination periods	yes
	Additional features	0-365
Several carriers available, many different features and riders. We can tailor the benefits to the needs of the group or individual <b>American Independent Marketing</b> 800-672-7202 www.AIMforLTC.com	Product name	
	Availability	Long Term Care, Annuities, Med Supps
	Issue ages	Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Kansas, Louisiana, Maine,
	Minimum group size	Michigan, Missouri, Montana, Nebraska, Nevada, New Mexico, New York, Oklahoma, Oregon,
	Benefit range	Texas, Utah, Vermont, Washington and Wyoming
	Benefit triggers	18-99
	Portable(yes/no)	5
	Elimination periods	Many options to choose from.
	Additional features	Many options to choose from.

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Yes	Product name	
	Availability	Many options to choose from.
	Issue ages	Many options to choose from.
	Minimum group size	
	Benefit range	
	Benefit triggers	
	Portable(yes/no)	
	Elimination periods	
	Additional features	American Insurnet Agency Inc.
800-333-4638 www.AmericanInsurnet.com	Product name	
	Availability	Long-Term-Care
	Issue ages	All
	Minimum group size	18-89
	Benefit range	5
	Benefit triggers	\$80-\$500 per daily benefit. \$2,400 - \$20,000 per monthly benefit.
	Portable(yes/no)	2 of 6 Activities of Daily Living or as a singular trigger, a severe Cognitive Impairment
	Elimination periods	Yes
	Additional features	0 day for home care. 0, 30, 90, 180, 365.
Cash plans, indemnity, reimbursement options available. Limited Pays, return of Premiums, worksite group and individual policy options. <b>American Life &amp; Health Group Inc.</b> 800-992-1492 www.aamlifegroup.com	Product name	
	Availability	LifeSecure
	Issue ages	All except California, Connecticut, Kansas, Maine, Massachusetts, New Hampshire,, New Jersey,
	Minimum group size	New York, Pennsylvania,, Rhode Island, Vermont and Washington
	Benefit range	18-84
	Benefit triggers	Case by Case
	Portable(yes/no)	75,000 - 1,000,000 pool of money
	Elimination periods	standard 2 ADLS
	Additional features	Yes
90 (Calender Days) Only	Product name	
	Availability	1.Care Advisor Services (discount) 2.Informal Care by Loved on Living in in household 3.Partnership Qualified 4.Wholley owned by BC/BS Of Michigan 5. Pool of money design
	Issue ages	
	Minimum group size	
	Benefit range	
	Benefit triggers	<b>Assurity Life Insurance Co.</b> 888-276-7619, ext. 3774 www.assurity.com
	Portable(yes/no)	AssurityBalance Long-Term Care
	Elimination periods	All except Florida, New York and Vermont
	Additional features	40 - 84

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Individually Underwritten - Employer discount - 3 employees / Association discount - 10 members	Product name	
	Availability	\$40 - \$300 per day
	Issue ages	Unable to perform without substantial assistance two of six activities of daily living, or severe
	Minimum group size	cognitive impairment.
	Benefit range	Yes/Individually Underwritten
	Benefit triggers	0, 30, 90, 180 days
	Portable(yes/no)	2, 3, 4, 5, 6, 10 years, and Lifetime benefit periods. Alternative Plan of Care. Optional Personal
	Elimination periods	Care Advisor, and Optional Care Coordinator. Caregiver Training. Respite Care. Bed Reservation.
	Additional features	Indemnity Riders, 5% Compound or Simple Benefit Increase riders, Home Care Waiver of Premium rider, 10 and 20 pay options, Restoration of Benefits rider, First-day Home Care rider,
Monthly Home Care rider, Shared Benefit Amount rider, Full Return of Premium rider, Shortened Benefit Increase rider, and Optional Policy Surrender rider. Berkshire Life Insurance Co. of America 888-505-8743 www.theberkshire.com	Product name	
	Availability	Care ProVider
	Issue ages	All
	Minimum group size	40-84
	Benefit range	Individually underwritten product - Employer Discount available for employers with 3 employees,
	Benefit triggers	Association Group Discount for Associations with 10 or more members
	Portable(yes/no)	\$50 - \$300 Daily Benefit Amount
	Elimination periods	2 of 6 ADL's or severe cognitive impairment
	Additional features	Individual product (not group)
0, 30 day, 90 day, 180 day	Product name	
	Availability	5% Compound Inflation protection rider, 3% Compound Inflation protection rider, Indemnity
	Issue ages	Benefit Rider, Monthly Benefit Rider, Paid-up survivor rider, Personal Caregiver Rider, Restoration
	Minimum group size	of Benefits Rider, Return of Premium Rider, Shortened Benefit Nonforfeiture Rider, 10 Pay, Paid-
	Benefit range	up at 65.
	Benefit triggers	
	Portable(yes/no)	
	Elimination periods	
	Additional features	
Equitable Life & Casualty 800-352-5121 www.Equiline.com	Product name	
	Availability	Equicare 2020
	Issue ages	All except Alaska, California, Connecticut, Delaware, D.C., Florida, Georgia, Hawaii, Maine,
	Minimum group size	Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania,
	Benefit range	Rhode Island, Vermont, Washington and Wisconsin
	Benefit triggers	18-84
	Portable(yes/no)	Not Applicable
	Elimination periods	\$50.00 - \$500.00 Daily benefit periods of 1,2,3,4,5,10,unlimited years
	Additional features	Determined to be Chronically Ill, which means cannot perform without the substantial assistance, at least 2 activities of daily living, for a period that is expected to last at least 90 consecutive

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<p>days, due to your loss of functional capacity or you require substantial supervision to protect yourself from threats to your health &amp; safety due to your severe cognitive impairment and we receive the written assessment &amp; certification of a licensed health care practitioner designated by us of your inability to perform 2 or more ADLs or of your severe cognitive impairment.</p>	Product name	
	Availability	Yes
	Issue ages	Long Term Care: 0,30,60,90,120,180,365 Home & Community Care: 0,7,30
	Minimum group size	only be met once. LTC & HC are separate benefit periods & elimination periods. One does not sat-
	Benefit range	isfy the other. They are entirely separate and independent of each other, two policies in one.
	Benefit triggers	Room reservation, waiver of premium, care planning services, look back coverage, worldwide temporary coverage, 25% joint discount, optional nonforfeiture options, optional inflation protection, optional return of premium riders, refund of premium at death, Exclusive U-Star program
	Portable(yes/no)	works for you and your loved ones to keep you healthy and help you age successfully.
	Elimination periods	
	Additional features	GamePlan Financial
<p>770-517-2765 www.gameplanfinancial.com</p>	Product name	
	Availability	Allianz and John Hancock
	Issue ages	All
	Minimum group size	18-84
	Benefit range	3
	Benefit triggers	\$50-\$500
	Portable(yes/no)	2 of 6 ADLs or Cognitive Impairment
	Elimination periods	yes
	Additional features	0-365
<p>Indemnity, Full Return of Premium, Calendar Day Elimination Period, Paid Up Options, Enhanced Coverage Options and Full Home Care Benefit <b>Gelbwaks Insurance Services Inc.</b> 954-236-9999 x104 www.gelbwaks.com</p>	Product name	
	Availability	Long Term Care
	Issue ages	All
	Minimum group size	18-70
	Benefit range	3 and up
	Benefit triggers	\$1500 to \$12,000 per month
	Portable(yes/no)	ADLs and Cognitive
	Elimination periods	Yes
	Additional features	20 thru 180 days
<p>Reimbursement, Indemnity and Cash LTC model's available <b>Golden Benefits Insurance Services</b> 415-454-3359 goldenbenefits.com</p>	Product name	
	Availability	Long-term care insurance
	Issue ages	California
	Minimum group size	18-79
	Benefit range	3
	Benefit triggers	varies
	Portable(yes/no)	2/6
	Elimination periods	Yes
	Additional features	0,30, 60,90

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<p>Group discounts, survivor-ship, guaranteed renewable, family discounts  <b>Great American Life</b>            800-325-9876            aimsltc.com</p>	Product name	
	Availability	FlexibleBenefitLTC
	Issue ages	ALL except California, Connecticut, Hawaii, New Jersey and New York
	Minimum group size	18-89
	Benefit range	5
	Benefit triggers	\$50 - \$400 1 thru 8 years and lifetime
	Portable(yes/no)	2 of 6 adl's or Cognitive impairment
	Elimination periods	yes
	Additional features	30 60 100 180 365
<p>Cash benefit Alternative Up to 20 year rate guarantee single pay Waiver of Home care elimination as a rider  <b>Guaranty Income Life Insurance Co.</b>            800-535-8110 ext. 292            www.gilico.com</p>	Product name	
	Availability	AnnuiCare®
	Issue ages	Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina North Dakota, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Utah and Wyoming
	Minimum group size	
	Benefit range	0-85
	Benefit triggers	NA
	Portable(yes/no)	\$50-\$410 daily maximum benefit
	Elimination periods	The insured must be certified by a Licensed Health Care Practitioner as: Being unable to perform, with-
	Additional features	out substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days due to loss of functional capacity; or Having a severe cognitive impairment, such as Alzheimer's Disease.
<p>yes</p>	Product name	
	Availability	90 days
	Issue ages	Annuity/LTC Combo policy. LTC premiums and funds used to pay for LTC no longer taxable
	Minimum group size	January 1, 2010.
	Benefit range	
	Benefit triggers	
	Portable(yes/no)	
	Elimination periods	
	Additional features	Harbor Insurance Marketing Inc. 866-424-2167
<p>www.harborins.com</p>	Product name	
	Availability	Long Term Care
	Issue ages	All except New York
	Minimum group size	Varies by carrier
	Benefit range	Any
	Benefit triggers	We market most of the top LTCi providers with a full range of products and benefit levels
	Portable(yes/no)	2 out of 6 ADLs or Cognitive Impairment; Satisfaction of Elimination Period
	Elimination periods	Yes
	Additional features	Varies by carrier

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Can be employer paid, completely voluntary or a combination of the two. Discount available (varies by carrier); may offer simplified or modified guaranteed issue based on group size. C Corps may be able to fully deduct premium for all, even owner/employees. <b>Insurance Network America Inc.</b> 1-800-456-7999	Product name	
	Availability	
	Issue ages	
	Minimum group size	
	Benefit range	www.InsuranceNetwork.com
	Benefit triggers	Generation Protector II
	Portable(yes/no)	All except California, Hawaii, Massachusetts and New York
	Elimination periods	18-84
	Additional features	1
\$50 - \$500 Daily Benefit Monthly Indemnity Benefit Option	Product name	
	Availability	2 of 6 ADLs, Cognitive Impairment
	Issue ages	Yes
	Minimum group size	7, 30, 60, 90, 180, 365 days
	Benefit range	5 year rate guarantee 30% Spousal Discount Prm waived when benefits paid 130% Home Care
	Benefit triggers	Option 10 yr Premium Paid Option Paid Up at 65 Option Full Cash Benefit Options
	Portable(yes/no)	
	Elimination periods	
	Additional features	<b>John Hancock</b> 800-330-4598 www.johnhancockltc.com
CareChoice	Product name	
	Availability	Alabama, Alaska, Arizona, Arkansas, Connecticut, D.C., Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Massachusetts, Mississippi, Missouri, Nevada, New Hampshire, New Mexico, New York, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, West Virginia, Wisconsin and Wyoming
	Issue ages	No limit on age for active employees; all other members of the eligible class must be a minimum
	Minimum group size	age of 18
	Benefit range	Employers with more than 1,000 lives; more than 500 if employer-subsidy
	Benefit triggers	Daily Maximum Benefits of \$100-\$350 in \$5 increments; Lifetime Maximum Benefit or total pool of money, calculated by multiplying the DMB by the number of days in the multiplier of 2-7, 10 and
	Portable(yes/no)	20 years. An unlimited benefit is also available.
	Elimination periods	2 of 6 ADLs; hands-on or stand-by assistance; cognitive impairment; standardized tests; 90-day
	Additional features	certification
yes	Product name	
	Availability	30-, 60-, or 90-day Qualification Period based on calendar days
	Issue ages	Nursing Home, Alternate Care Facility, Home and Community Professional, Informal, Hospice, and
	Minimum group size	Respite care; Choice of Inflation; Return of Premium at Death; Temporary Bed Holding, Alternate Plan
	Benefit range	of Care; Care Management/Advisory Services; Stay at Home Benefit; Waiver of Premium; Nonforfeiture; Coordination of Benefits; Shared Care, Enhanced Home Benefit Provision; International
	Benefit triggers	Coverage, Restoration of Benefits Option, Monthly Cash Option, Accelerated Premium Payment
	Portable(yes/no)	Options
	Elimination periods	
	Additional features	<b>John Hancock</b>

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888-321-4582 www.johnhancockltc.com	Product name	
	Availability	CorporateChoice
	Issue ages	All except California, Florida, Texas and Washington
	Minimum group size	No limit on age for active employees; all other members of the eligible class must be between the
	Benefit range	ages of 18-84
	Benefit triggers	Employers with 200-1000 lives; 25+, with employer-subsidy
	Portable(yes/no)	Daily Benefits (DB) of \$100-\$300, in \$50 increments; Lifetime Maximum Benefit (LMB) or total pool of
	Elimination periods	money, calculated by multiplying DMB by the number of days in the multiplie, available from 2-7 years.
	Additional features	2 of 6 ADLs; hands-on or stand-by assistance; cognitive impairment; standardized tests; 90-day certification
Yes	Product name	
	Availability	30- or 90-day Qualification Period based on calendar days
	Issue ages	Nursing Home, Alternate Care Facility, Home and Community Professional, Informal, Hospice, and
	Minimum group size	Respite care; Choice of Inflation; Return of Premium at Death; Temporary Bed Holding, Alternate
	Benefit range	Plan of Care; Care Management/Advisory Services; Stay at Home Benefit; Waiver of Premium; Nonforfeiture; Coordination of Benefits; Shared Care, Enhanced Home Benefit Provision;
	Benefit triggers	International Coverage, Monthly Cash Option; Accelerated Premium Payment Options
	Portable(yes/no)	
	Elimination periods	
	Additional features	
John Hancock 1-888-321-4582 www.jhltc.com	Product name	
	Availability	Corporate Solutions
	Issue ages	All except California and New York
	Minimum group size	Full-time, eligible employees must be between the ages of 18-64 for Simplified Underwriting
	Benefit range	Employers with 10-3000 lives; 10 eligible employee lives must apply within a 60 day open enroll-
	Benefit triggers	ment period and be approved
	Portable(yes/no)	Daily Benefits (DB) of \$50 to \$300 per day, in \$10 increments or Monthly Benefits (MB) of \$1,500 to
	Elimination periods	\$9,000 per month, in \$100 increments; Benefit Periods (BP) of 3 or 5 years; Policy Limit, or total
	Additional features	pool of money, calculated by multiplying the DB by the number of days in the BP or the number of months, if monthly
2 of 6 ADLs; hands-on or stand-by assistance; cognitive impairment; standardized tests; 90-day certification	Product name	
	Availability	yes
	Issue ages	100-day Elimination Period based on days of service
	Minimum group size	Inflation; Nursing Home, Assisted Living Facility, Home Health, and Respite Care; Temporary Bed
	Benefit range	Holding; Care Management/Advisory Services; Stay at Home Benefit; Waiver of Premium;
	Benefit triggers	Nonforfeiture; Coordination of Benefits; Limited Pay options; Shared Care; Zero –Day Elimination Period for Home Health Care and Adult Day Care Rider; Group Discount; Spousal/Partner Discounts <b>LifeSecure Insurance Co.</b>
	Portable(yes/no)	
	Elimination periods	
	Additional features	
810-220-4613 www.YourLifeSecure.com	Product name	
	Availability	LifeSecure Long Term Care
	Issue ages	Alabama Arizona Arkansas Colorado Delaware DC Florida Georgia Hawaii Idaho Illinois Indiana
	Minimum group size	Iowa Kansas Kentucky Louisiana Maryland Michigan Minnesota Mississippi Missouri Montana
	Benefit range	Nebraska Nevada New Mexico North Dakota Ohio Oklahoma Oregon South Carolina South
	Benefit triggers	Dakota Tennessee Texas Utah Virginia West Virginia Wisconsin Wyoming
	Portable(yes/no)	18-84
	Elimination periods	3
	Additional features	Benefit Bank: \$75,000 to \$1,000,000 Monthly Benefit Access: 1%, 2% or 3% of Benefit Bank

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2 of 6 ADLs or Severe Cognitive Impairment	Product name	
	Availability	yes
	Issue ages	90 Calendar Days
	Minimum group size	Flexible Benefit as a standard feature, allowing informal care, including care provided by family
	Benefit range	members. Guaranteed Future Purchase Offers as a standard feature. Options: Return of
	Benefit triggers	Premium; Compound Inflation Protection; Non-forfeiture <b>LTCi Decision Systems Inc.</b>
	Portable(yes/no)	
	Elimination periods	
	Additional features	800-360-9853 or 720-922-9060 <a href="http://www.LTCia.com">http://www.LTCia.com</a>
LTC Economic Impact Planning Model All	Product name	
	Availability	N/A
	Issue ages	N/A
	Minimum group size	N/A
	Benefit range	N/A
	Benefit triggers	N/A
	Portable(yes/no)	N/A
	Elimination periods	This is a Long Term Care Financial Planning Software Program. It uses client specific care and insurance
	Additional features	scenarios to project care impact on family wealth.
MedAmerica Insurance Co. 1-800-544-0327 <a href="http://www.medamericaltc.com">www.medamericaltc.com</a>	Product name	
	Availability	Simplicity ii
	Issue ages	All
	Minimum group size	18-85
	Benefit range	10 employees for our Employer Program and 5 members for our Affiliation Program
	Benefit triggers	Five Cash Benefit Accounts from \$100,000 to \$1,000,000. A Monthly Cash Benefit is paid until the
	Portable(yes/no)	insured is ineligible for benefits or the Cash Benefit Account is exhausted. The Monthly benefit is
	Elimination periods	paid regardless of services or amounts spent. Submission of bills, proof of loss or other information
	Additional features	on benefit usage are not required.
The insured requires substantial assistance with at least two activities of daily living (ADL's).	Product name	
	Availability	yes
	Issue ages	30,60,90, and 180 days
	Minimum group size	Enhanced Facility Benefits available with comprehensive coverage, Facility or Community only
	Benefit range	coverage, Inflation protection, Shared riders, Survivor rider, Non-forfeiture riders, and Premium
	Benefit triggers	payment options.
	Portable(yes/no)	
	Elimination periods	
	Additional features	
Metropolitan Life Insurance Co. 888-776-3882 <a href="http://www.metlife.com">www.metlife.com</a>	Product name	
	Availability	VIP2 Policy Series
	Issue ages	All
	Minimum group size	18-84 Modified Underwriting, 18-65 Simplified Underwriting
	Benefit range	3
	Benefit triggers	\$50-\$300 (in \$10 increments)
	Portable(yes/no)	Inability to perform 2 out of 6 activities of daily living for an expected period of at least 90 days, or
	Elimination periods	a severe cognitive impairment.
	Additional features	Yes

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20, 45 or 100 days	Product name	
	Availability	Built-in Features: Transition Expense Benefit, Supportive Services/Specialized Transportation
	Issue ages	Benefit, Respite Care, International Coverage, Caregiver Training Benefits, Bed Reservation,
	Minimum group size	Alternate Plan of Care, Contingent Benefits Upon Lapse, Waiver of Premium Riders (additional
	Benefit range	cost): Indemnity Rider, Shared Care Rider, Inflation Options, Limited Pay Options, Return of Premium at Death Rider, Survivorship Rider, Calendar Day Elimination Period Rider, Home Care
	Benefit triggers	Elimination Period Rider, Nonforfeiture Rider
	Portable(yes/no)	
	Elimination periods	
	Additional features	
Metropolitan Life Insurance Co. 888-776-3882 www.metlife.com	Product name	
	Availability	MetLife LTC LifeStage AdvantageSM
	Issue ages	Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, D.C., Georgia, Idaho,
	Minimum group size	Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri,
	Benefit range	Nebraska, Nevada, New Hampshire, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Rhode
	Benefit triggers	Island, South Carolina, South Dakota, Utah, Washington, West Virginia, Wisconsin and Wyoming
	Portable(yes/no)	18-84 for Custom Advantage with Modified Underwriting and 18-65 with Simplified Underwriting
	Elimination periods	3
	Additional features	Modified Underwriting - Simple Advantage: \$3k or \$6k; \$75k, \$100k, \$200k, \$300k, \$400k or \$500k for Total Benefit Amount; Modified Underwriting - Custom Advantage: \$3k-\$15k in \$3k increments; \$75k,