

LTCI source list

Advanced Resources Marketing Phone: 800-269-2622 Website: www.armltc.com Product name: Long term care Insurance for individual, groups and associations	Availability	All states
	Issue ages / Min. group size	18-84/10
	Benefit range	MGI & SI \$50-\$400 per day
	Benefit triggers	TQ
	Portable / Elimination periods	Yes
Aim Marketing & Insurance Services Phone: 800-245-2467 Website: www.aimmkt.com Product name: Long term care	Availability	All states
	Issue ages / Min. group size	All available/2
	Benefit range	All available
	Benefit triggers	All available
	Portable / Elimination periods	Yes/all available
Aim Marketing & Insurance Services Phone: 800-245-2467 Website: www.aimmarketing.ws Product name: Various	Availability	All states
	Issue ages / Min. group size	25-80/3
	Benefit range	All available
	Benefit triggers	All available
	Portable/Elimination periods	Yes/All available
AJF Consultants Phone: 866-901-5323 Website: www.ajfconsultants.com Product name: Long Term Care & T-65 Sales Leads	Availability	All states
	Issue ages/Min. group size	Any/Any
	Benefit range	Any
	Benefit triggers	Any
	Portable / Elimination periods	Yes/None
Allstate Workplace Division Phone: 904-992-3098 Website: www.allstateatwork.com Product name: Group Universal Life Insurance with Accelerated Death Benefit for Long Term Care Rider	Availability	All states except CA, HI, IL, MA, MN, MT, NY, OR, TN, UT, VT, VA and WA
	Issue ages / Min. group size	For GUL 22 0-80 Non-Tobacco 19-80 Tobacco ; For GULTC 18-70 (Non-Tobacco and Tobacco) / Varies by state
	Benefit range	UL up to \$150,000 guaranteed issue; rider up to 4% of death benefit per month UL up to \$250,000 simplified issue; rider up to 4% of death benefit per month
	Benefit triggers	Insured must be unable to perform at least two activities of daily living for a period of 90 days due to loss of functional capacity or require substantial supervision for protection from threats to his or her health or safety due to cognitive impairment. Activities of Daily Living: 1. Bathing – washing oneself by sponge bath; or in either a tub or shower, including the task of getting into and out of the tub or shower, with or without the aid of equipment. 2. Continence – the ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag), with or without the aid of equipment. 3. Dressing – putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs. 4. Eating – feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously. 5. Toileting – getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene. 6. Transferring – moving into or out of a bed, chair or wheelchair.
	Portable / Elimination periods	Yes / 90 days
American General Life Insurance Co. Phone: 877-399-7747 Website: www.americangeneralltc.com Product name: American General LTC Insurance	Availability	All states except FL, MA, NY and VT
	Issue ages / Min. group size	18-84 / This is not a group product
	Benefit range	\$2,000 - \$12,000 monthly benefit in \$1,000 increments \$100,000; \$250,000; \$400,000; \$500,000; \$600,000; \$750,000; \$1 million lifetime maximum benefit amounts
	Benefit triggers	Certified chronically ill by a licensed health care practitioner as: Being unable to perform, without substantial assistance from another person, at least two activities of daily living for a period that is expected to last at least 90 consecutive days due to a loss of functional capacity; or requiring substantial supervision to protect yourself from threats to health and safety due to a severe cognitive impairment
	Portable / Elimination periods	Yes/30, 90, 180, 365 calendar days
American Independent Marketing Phone: 800-672-7202 Website: www.AIMforLTC.com Product name: Long Term Care, Annuities, Med Supps	Availability	AK, AZ, AR, CA, CO, HI, ID, KS, LA, ME, MI, MO, MT, NE, NV, NM, NY, OK, OR, TX, UT, VT, WA, WY
	Issue ages / Min. group size	18-99 / 5
	Benefit range	Many options to choose from.
	Benefit triggers	Many options to choose from.
	Portable / Elimination periods	Yes / Many options to choose from.

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Bankers Life and Casualty Co. Phone: 800-231-9150 Website: www.bankerslife.com Product name: Tax-Qualified Simple Choice LTC Policy GR-N650	Availability	All States Except CA NY
	Issue ages / Min. group size	18-89 / NA
	Benefit range	\$40 - \$400 Nursing Home Maximum Daily Amount; Benefit Periods Available are 365, 500, 730, 1000, 1095, 1460, 1500, 1825, 2000, 2190, 2500 & 2920 days or Unlimited
	Benefit triggers	Functional Incapacity which is expected to last for 90 days (the need for stand-by or hands-on assistance in performing at least 2 of 6 ADLs; or Severe Cognitive Impairment
	Portable / Elimination periods	Yes / 0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460 days
Berkshire Life Insurance Co. of America Phone: 888-505-8743 Website: www.berkshirelife.com Product name: LTC Choice ProVider	Availability	All States Except FL
	Issue ages / Min. group size	40-84 / Individual product - not a true group product - 5% discount available for approved employer/association groups if 3 employer/association member lives are issued.
	Benefit range	\$50 - \$400 Daily Benefit Amount
	Benefit triggers	2 of 6 ADL's or severe cognitive impairment
	Portable / Elimination periods	Yes / 0, 30, 90, or 180 days
Financial Rate Watcher\$ Inc. Phone: 407 333-3330 Website: www.ImmediateAnnuity-QuickQuote.com Product name: MoneyGuard	Availability	All States
	Issue ages / Min. group size	50-80 / 1
	Benefit range	50 -100
	Benefit triggers	2 of 6 ADLs
	Portable / Elimination periods	Yes / 90 days
Golden Benefits Insurance Services Phone: 415-454-3359 Website: www.goldenbenefits.com Product name: Long-term care insurance	Availability	CA
	Issue ages / Min. group size	18-79 / 3
	Benefit range	varies
	Benefit triggers	02/06/2010
	Portable / Elimination periods	Yes
GoldenCare USA Phone: 800-842-7799 Website: www.goldencareagent.com Product name: CASH-First	Availability	All States Except CA NY TX
	Issue ages / Min. group size	18-79 / 3 Eligible Employees
	Benefit range	Monthly Benefits between \$1,500 and \$9,000 (in increments of \$500), Maximum Lifetime Benefit Pool between \$50,000 and \$500,000 (in increments of \$25,000) - also Lifetime Benefit Period Available)
	Benefit triggers	No longer meeting at least 2 of the 6 Activities of Daily Living
	Portable / Elimination periods	Yes / 0-day 30-day 60-day 90-day 180-day 365-day also available, Waiver of Elimination for Home Health Care rider
Guaranty Income Life Insurance Co. Phone: 800-535-8110 x292 Website: www.gilico.com Product name: AnnuiCare®	Availability	All States Except AK,CT,DE,DC,HI,ID,KS,ME,MD,MA,MN,NH,NJ,NY,PA,RI,SD,VT,VA,WV,WI
	Issue ages / Min. group size	0-85 / N/A
	Benefit range	\$50-\$410 daily maximum benefit
	Benefit triggers	The insured must be certified by a Licensed Health Care Practitioner as: Being unable to perform, without 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.
	Portable / Elimination periods	Yes / 90 days
Harbor Insurance Marketing Inc. Phone: 866-424-2167 Website: www.harborins.com Product name: Long Term Care	Availability	All States Except NY
	Issue ages / Min. group size	Varies by Carrier / Any
	Benefit range	We market many of the top LTCi providers with a full range of products and benefit levels.
	Benefit triggers	2 out of 6 ADLs or Cognitive Impairment; Satisfaction of Elimination Period
	Portable / Elimination periods	Yes / Varies by Carrier
LifeSecure Insurance Co. Phone: 866-582-7701 Website: www.YourLifeSecure.com Product name: LifeSecure Long Term Care	Availability	All States Except CA CT ME MA NH NJ NY PA VT
	Issue ages / Min. group size	18-84 / 3
	Benefit range	Benefit Bank: \$75,000-\$1,000,000; Monthly Benefit Access: 1%, 2% or 3% of Benefit Bank
	Benefit triggers	2 of 6 ADLs or Severe Cognitive Impairment
	Portable / Elimination periods	Yes / 90 Calendar Days

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MassMutual Financial Group Phone: 800-767-1000 Website: www.massmutual.com Product name: SignatureCare 500	Availability	All States
	Issue ages / Min. group size	18-84 / NA
	Benefit range	\$50 to \$400 per day (actual policy minimums and maximums vary by state). Note: A \$500 per day maximum applies only to NY, CT, and AK if the Indemnity Benefit Rider is not selected. The maximum daily benefit amount is \$400 if the Indemnity Benefit Rider is selected.
	Benefit triggers	Unable to perform 2 out of 6 ADLs Activities of Daily Living are: -Bathing -Contenance -Dressing -Eating -Toileting -Transferring
	Portable / Elimination periods	Yes / 30, 60, 90, 180 Service Day Elimination (state variations may apply)
MedAmerica Insurance Co. Phone: 800-544-0327 Website: www.medamericaltc.com Product name: Simplicity ii	Availability	All States Except CA MO
	Issue ages / Min. group size	18-85 / 10 employees for our Employer Program and 5 members for our Affiliation Program
	Benefit range	Five Cash Benefit Accounts from \$100,000 to \$1,000,000. A Monthly Cash Benefit is paid until the insured is ineligible for benefits or the Cash Benefit Account is exhausted. The Monthly benefit is paid regardless of services or amounts spent. Submission of bills, proof of loss or other information on benefit usage are not required.
	Benefit triggers	The insured requires substantial assistance with at least two activities of daily living (ADLs).
	Portable / Elimination periods	Yes / 30, 60, 90 and 180 days
Mutual of Omaha Phone: 800 693-6083 Website: www.mutualofomaha.com Product name: Mutual Care at Work	Availability	All States Except CA TX
	Issue ages / Min. group size	18-79 / Minimum group size is 3 eligible insureds depending on underwriting program criteria
	Benefit range	\$1,500 to \$15,000 in \$500 increments 2, 3, 4, 5, 6, 8 years or lifetime benefit periods
	Benefit triggers	2/6 ADLs or severe cognitive impairment
	Portable / Elimination periods	Yes / 90, 180 or 365 calendar days
Prudential Insurance Co. of America, The Phone: 800-732-0416 Website: www.prudential.com Product name: LTC Evolution	Availability	All States Except AK AZ CA FL HI KY MD MA PA TN TX VT VA WI
	Issue ages / Min. group size	18-79 / 2-ESP (Full Underwriting), 7-ESP (Simplified Underwriting), 2-Association
	Benefit range	No daily or monthly maximums. Reimbursement at 80% of qualified incurred expenses until lifetime maximum is exhausted. Policy lifetime maximum is sold as a pool of money. \$100k to \$1 million in increments of \$100k.
	Benefit triggers	Standard HIPAA definition. 2 out of 6 ADLs or cognitive impairment.
	Portable / Elimination periods	Yes / 90 Calendar Days
Prudential Insurance Co. of America, The Phone: 800-732-0416 Website: www.prudential.com Product name: Prudential LTC3	Availability	All States
	Issue ages / Min. group size	18-79 / 2-ESP (Full Underwriting), 7-ESP (Simplified Underwriting), 2-Association
	Benefit range	\$50-\$500 per day
	Benefit triggers	Standard TQ Definition. 2 of 6 ADLs or cognitive impairment.
	Portable / Elimination periods	Yes / 30, 60, 90, 120, 180, 365 calendar days
Rampart America Phone: 800-221-4623 x2 Website: www.rampartamerica.com Product name: Life / DI / Annuities / Long Term Care	Availability	All States
	Issue ages / Min. group size	18-85 / 3
	Benefit range	General Agency offering Life, DI and LTC products for both individuals and multilife cases.
	Benefit triggers	2 of 6 ADLs
	Portable / Elimination periods	Yes / 30 / 60 / 90 +
Senior Market Sales Phone: 800-786-5566 Website: www.seniormarketsales.com Product name: Mutual Care at Work	Availability	All States Except CA TX
	Issue ages / Min. group size	18-64 / 3
	Benefit range	Monthly Benefits
	Benefit triggers	Loss of ability to perform 2 activities of daily living for at least 90 days
	Portable / Elimination periods	Yes / 90,180, or 365 Calendar Days
Standard Life and Accident Insurance Co. Phone: 888-290-1085 Website: www.slaico.com Product name: Recovery Care II	Availability	AZ AR CO DE GA ID IL IA LA MD MI MS MO NE NV NM NC OH OK PA RI SC TN UT VA WV WI WY
	Issue ages / Min. group size	50-79 / Individual Product
	Benefit range	\$50-\$300
	Benefit triggers	2 of 6 ADLs or Medical Necessity
	Portable / Elimination periods	Yes / 0 or 20

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Transamerica Life Insurance Co. Phone: 800-322-0426 Website: www.transamericawork-site.com Product name: TransCare Options	Availability	All States Except GA ID MT PA VT
	Issue ages / Min. group size	18-79 / Five
	Benefit range	\$50-\$400
	Benefit triggers	1) You require assistance due to your inability to perform at least two Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) for a period expected to last at least 90 days, or; 2) You require continual supervision due to a severe cognitive impairment.
	Portable / Elimination periods	Yes / 0, 30, 60, 90 or 180
Transamerica Long Term Care Phone: 866-475-5986 Website: www.transamericaltc.com Product name: Transcare	Availability	All States Except MN VT WA
	Issue ages / Min. group size	18-79 / 5
	Benefit range	\$50-\$400 per day
	Benefit triggers	2 ADLs
	Portable / Elimination periods	Yes / 0, 30, 60, 90, 180 days. Availability varies by state.
Trustmark Phone: 800-840-4692 Website: www.trustmarksolutions.com Product name: Universal Life with Living Benefits	Availability	All States
	Issue ages / Min. group size	18-80 for employees / 100 eligible employees
	Benefit range	\$5,000-\$300,000
	Benefit triggers	2 of 6 Activities of Daily Living or Cognitive Impairment
	Portable / Elimination periods	Yes / 90 days for Long Term Care
Underwriters Marketing Service Phone: 800-524-1774 Website: www.callums.com Product name: Long Term Care	Availability	All States
	Issue ages / Min. group size	18-84 / 3
	Benefit range	\$50-\$400
	Benefit triggers	TQ - 2 of 6 ADLs or cognitive impairment
	Portable / Elimination periods	Yes / Various
United of Omaha Phone: 800 693-6083 Website: www.mutualofomaha.com Product name: Workplace Solutions	Availability	All States Except CA TX
	Issue ages / Min. group size	18-79 / Minimum group size is 3 eligible insureds depending on underwriting program criteria
	Benefit range	Maximum monthly benefits from \$1,500 to \$15,000 Maximum lifetime benefits range from \$50,000 to \$250,000
	Benefit triggers	2/6 ADLs or severe cognitive impairment
	Portable / Elimination periods	Yes / 90, 180 or 365 calendar days
Unum Phone: 866-679-3054 Website: www.unum.com Product name: Group LTC Advantage	Availability	All States
	Issue ages / Min. group size	18-80 / 15
	Benefit range	\$1,000 - \$9,000 per month
	Benefit triggers	2 of 6 ADLs or severe cognitive impairment
	Portable / Elimination periods	Yes / we offer a range - the three most popular are 30, 60 and 90 days.
Wells Fargo Insurance Services Inc. Phone: 803-765-3521 Website: www.myltcplanningcenter.com Product name: My LTC Planning Center	Availability	All States
	Issue ages / Min. group size	to age 75 / Multi-Life 3, individuals
	Benefit range	All benefit plans to suit
	Benefit triggers	2 ADLs or Cognitive Impairment
	Portable / Elimination periods	Yes / 0-180 days