

# Long Term Care Product Portfolio Features For Cenco's Brokerage Partners

Revised 10/5/2018

## Genworth

### Privileged Choice Flex

#### Regular and California Partnership

\$180 per day minimum for Partnership

Maximum daily benefit is \$300

Issue ages 40 -75

Gender specific

Spousal discount

No guaranteed premium

Maximum benefit period 5 years

Reimbursement

Elimination period for facility care is reduced by a day for each day receive benefits for covered care at home

50% and 100% home care

Survivorship built into policy

Shared Coverage Rider

Caregiver Support Services

Live+Well Wellness Program

### Element - A Privileged Choice Flex LTC Insurance Solution

4 Plans - Element 25, 50, 75 and 100 Coverage Maximum (pool of money)

Reimbursement

90 day wait for nursing facility, 0 day wait for home health care

Shared benefit

Monthly benefit paid out until all of Coverage Maximum is used up

Waiver of premium

## Transamerica

### TransCare III

Issue ages 18-79

Gender specific

Maximum daily benefit - \$50 to \$500

3 year automatic rate guarantee

Inflation protection- compound, simple and step-rated compound

Reimbursement

Maximum benefit period is 6 years

Shared Care Benefit Rider

Return of premium upon death before age 67

### TransCare Secure

Issue ages 18-79

Elimination period - 90 days

Shared Care on couples and partners

**50 Plan** - policy maximum amount \$50K - monthly benefit up to \$3K for a 30 day calendar month

**100 Plan** - policy maximum amount \$100K - monthly benefit up to \$4500 for a 30 day calendar month.

**150 Plan** - policy maximum amount \$150K - monthly benefit up to \$6K for a 30 day calendar month