

SERFF Tracking Number: BNLA-125731500 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 39601  
Company Tracking Number: 17290-LTCP  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 17290-LTCP  
Project Name/Number: Partnership Brochure/17290-LTCP

## Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 17290-LTCP

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: BNLA-125731500 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: 17290-LTCP

Co Status:

Authors: Thomas Kimble, Dan  
Murphy

Date Submitted: 07/11/2008

State Tr Num: 39601

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 08/27/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Partnership Brochure

Project Number: 17290-LTCP

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/27/2008

State Status Changed: 08/27/2008

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 233-61263

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

RE: LONG TERM CARE ADVERTISING

Invitation to Contract

Point of Sale Brochure

FORM 17290-NJ-LTCP

SERFF Tracking Number: BNLA-125731500 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 39601  
Company Tracking Number: 17290-LTCP  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 17290-LTCP  
Project Name/Number: Partnership Brochure/17290-LTCP

Dear Sir or Madam:

As required by your advertising guidelines, we are filing the above referenced form.

This brochure will be mailed to or will be hand presented and arranged by our licensed agents with our approved Outlines of Coverage depending on the policy form being presented. This booklet discusses the product features and it's relation to your state's Long Term Care Partnership Program.

The certification filing for our Long Term Care insurance policies are currently pending under state filing number State Tr Num: 39330; SERFF Tr Num: BNLA-125697966.

This advertising has not been filed in our state of domicile, Illinois.

Your consideration and approval of the above forms would be appreciated

## Company and Contact

### Filing Contact Information

Dan Murphy, Compliance Administrator d.murphy@banklife.com  
222 Merchandise Mart Plaza (312) 396-6134 [Phone]  
Chicago, IL 60654-9988 (312) 396-5907[FAX]

### Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois  
600 West Chicago Ave Group Code: 233 Company Type:  
Chicago, IL 60654-2800 Group Name: State ID Number:  
(800) 621-3724 ext. [Phone] FEIN Number: 36-0770740  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00

*SERFF Tracking Number:*      *BNLA-125731500*                      *State:*                      *Arkansas*  
*Filing Company:*              *Bankers Life and Casualty Company*              *State Tracking Number:*      *39601*  
*Company Tracking Number:*      *17290-LTCP*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *17290-LTCP*  
*Project Name/Number:*      *Partnership Brochure/17290-LTCP*

**Retaliatory?**              **No**  
**Fee Explanation:**      **1 form at \$25.00**  
**Per Company:**              **No**

SERFF Tracking Number: BNLA-125731500 State: Arkansas  
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Product Name: 17290-LTCP  
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$25.00	07/11/2008	21372488

SERFF Tracking Number: BNLA-125731500 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/27/2008	08/27/2008

*SERFF Tracking Number:*      *BNLA-125731500*                      *State:*                      *Arkansas*  
*Filing Company:*              *Bankers Life and Casualty Company*              *State Tracking Number:*      *39601*  
*Company Tracking Number:*      *17290-LTCP*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *17290-LTCP*  
*Project Name/Number:*              *Partnership Brochure/17290-LTCP*

## **Disposition**

Disposition Date: 08/27/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BNLA-125731500 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 39601  
Company Tracking Number: 17290-LTCP  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 17290-LTCP  
Project Name/Number: Partnership Brochure/17290-LTCP

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	Partnership Brochure	Filed	Yes

SERFF Tracking Number: BNLA-125731500 State: Arkansas  
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## Form Schedule

**Lead Form Number:** 17290-LTCP

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	17290-LTCP	Advertising Partnership Brochure	Initial				17290-LTCP.PDF

## TAX-QUALIFIED LONG-TERM CARE INSURANCE PARTNERSHIP PROGRAM

*When planning for the long term,  
it takes a strong partner.*



**Home Health Care • Facility-Only • Comprehensive**

THIS BROCHURE DESCRIBES LONG-TERM CARE INSURANCE INTENDED TO PROVIDE  
MEDICAID ASSET PROTECTION UNDER THE LONG-TERM CARE PARTNERSHIP PROGRAM.

The policy is intended to be a tax-qualified long-term care insurance contract  
under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

# *When planning for the long term, it takes a strong partner.*

One that's dependable and trustworthy...that's looking out for your best interests...and that will be there when you need it most.

That's why many people choose long-term care insurance when planning for their futures. Insurance protection can help give you:

- **Independence** to remain in your own home
- **Financial security** from high healthcare costs
- **Best care** to meet your health needs
- **Peace of mind** from not relying on family caregivers
- **Freedom** to choose where to receive care

Your state and the federal government agree that insurance planning can help Americans safeguard their retirement nest eggs from the high cost of long-term care, while allowing us to select the best possible services—including care in the comfort and privacy of home.

And to help make sure that everyone has access to high-quality, affordable long-term care insurance, your state has implemented a Long-Term Care Partnership Program.

Now you have the long-term care partner you've been waiting for!





## *What is the Long-Term Care Partnership Program?*

The Long-Term Care Partnership Program is an arrangement between your state and private insurance companies to offer high-quality, affordable long-term care insurance to residents. It's also a way for you to receive necessary care services without depleting all of your financial assets.

Partnership policies offer the same coverage for at-home and facility-based care as traditional long-term care policies. But three important features make Partnership policies stand apart:

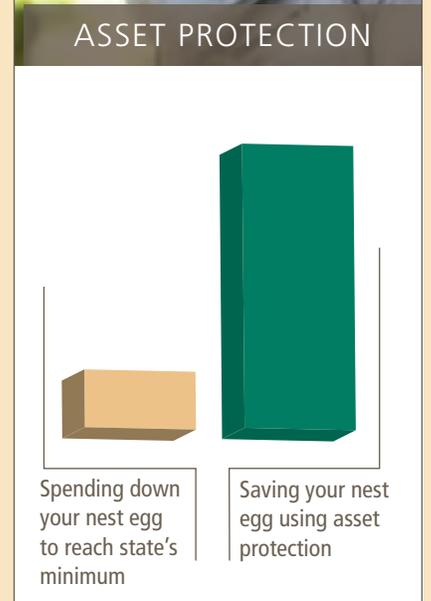
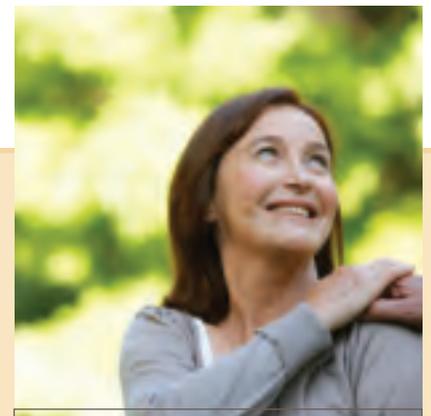
- 1 Asset Protection.** This feature allows you to apply for Medicaid coverage after your long-term care insurance policy benefits have been exhausted without having to spend down all of your assets to qualify—protecting your life's savings from the high cost of long-term care.
- 2 Age-Based Inflation Protection.** This feature periodically increases your policy's benefit level to help it keep up with the cost of living. Inflation protection usually isn't required after age 76.
- 3 Tax-Qualified Long-Term Care Plans.** Long-Term Care Partnership Programs must meet all requirements of a tax-qualified long-term care plan.

## How Does Asset Protection Work?

Asset protection is the government's way to encourage people to take smart steps to prepare for their futures by buying long-term care insurance.

If your long-term care expenses exhaust your long-term care insurance benefits and you must use your own savings to pay for your care, a Partnership policy may allow you to protect some of your assets.

If you apply to your state's Medicaid program for government assistance with your long-term care bills, you may be able to protect a portion of your nest egg equal to the benefits you used in your long-term care policy. Wouldn't you rather leave your life's savings to your family?



## Understanding Asset Protection

Mrs. Baker purchases a Long-Term Care Partnership policy with \$150,000 in benefits. After two years in a nursing home, she's used all of her insurance benefits and must start paying her bills from her retirement savings.

Without asset protection, Mrs. Baker would have to spend all of her hard-earned money on long-term care services until reaching her state's minimum asset level in order to qualify for help from Medicaid. That's usually only between \$2,000 and \$3,000 in assets.

With asset protection through a Long-Term Care Partnership policy, Mrs. Baker must only spend down her assets to \$150,000—the benefit amount of her policy—before applying for government assistance with her bills.

***That \$150,000 in savings can't be touched!*** It's hers to keep and pass to her family.

If Mrs. Baker had owned a Home Health Care Partnership policy, the asset protection feature would work identically.

# Bankers' Long-Term Care Partnership Portfolio

One size doesn't fit all—especially when planning for your future.

Our portfolio of Long-Term Care Partnership products gives you flexibility to choose the insurance coverage that meets your needs, lifestyle and budget.

- Home Health Care Insurance
- Facility-Only Insurance
- Essential Long-Term Care Insurance
- Comprehensive Long-Term Care Insurance

## Product Highlights at a Glance

	Home Health Care	Essential	Comprehensive	Of Interest to You
Ideal for Singles	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ideal for Couples	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for:				
Home Health Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Adult Day Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hospice Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Respite Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Caregiver Training	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Monitoring Equipment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Home Modifications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Facility-Based Care	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bed Reservation Charges	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ambulance Services	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Alternate Plan of Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Patient Care Coordination Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Asset Protection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Inflation Protection Available	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Additional Benefit Riders Available	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax-Qualified Under Federal Law	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Participates in State Partnership Programs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

# *Home Health Care Insurance*



## Product Highlights at a Glance

	Home Health Care	Essential	Comprehensive
Ideal for Singles	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ideal for Couples	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Coverage for:			
Home Health Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Adult Day Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hospice Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Respite Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Caregiver Training	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Monitoring Equipment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Home Modifications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Facility-Based Care	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bed Reservation Charges	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Ambulance Services	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Alternate Plan of Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Patient Care Coordination Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Asset Protection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Inflation Protection Available	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Additional Benefit Riders Available	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Tax-Qualified Under Federal Law	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Participates in State Partnership Programs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



# Benefits

Bankers will cover the following types of care, services and supplies:

## Home Health Care

Bankers will cover the charges up to your Maximum Monthly Benefit when you receive care, services or supplies from a home health care agency or qualified home health care provider:

### ■ Visits by:

- Home health aides
- Licensed nurses
- Licensed nutritional specialists
- Licensed physical, occupational, speech and inhalation therapists
- Medical social workers

And, when you receive care at home from any of the above providers, we'll also cover the following charges:

- Transportation to and from medical appointments
- Domestic cleaning and laundry services

- Home delivery of meals from an official meal service program
- Food shopping, other errands, meal preparation and cleanup
- Removal of hazardous debris or dirt

■ Prescription drugs, medicines, medical supplies and lab services typically provided in a hospital or nursing home

■ Rental of a wheelchair, hospital bed and/or other durable, portable therapeutic equipment up to the purchase price

## Adult Day Care

Bankers will cover the charges up to your Maximum Monthly Benefit when you use any of the following services at a qualified adult day care facility:

- Transportation to and from the facility
- Meals provided by the facility

- Social, recreational and educational events designed to improve your functioning and level of self-awareness
- Visits by licensed nurses
- Visits by licensed physical, occupational and speech therapists
- Help with the regular and customary activities of daily living

### Hospice Care

Bankers will cover the charges up to your Maximum Monthly Benefit for hospice care, services and supplies if your doctor determines that you are terminally ill.

### Respite Care

Bankers will cover the charges for professional care when the person caring for you without charge needs a temporary break. Respite care includes charges up to your Maximum Monthly Benefit per calendar year for services you receive in your home, another party's private residence, a facility that provides residential care, a home for the retired or aged, a nursing home or an assisted living facility.

### Caregiver Training

Bankers will provide a one-time benefit of up to 25% of your Maximum Monthly Benefit to professionally train a relative or friend who will care for you in your home free of charge.

### Monitoring Equipment

Bankers will provide up to 5% of your Maximum Monthly Benefit for up to 12 months during your lifetime to rent or lease a home emergency medical response system or medication monitoring or dispensing equipment.

### Home Modifications

Bankers will cover the charges up to a Lifetime Benefit Amount equal to your Maximum Monthly Benefit if we agree with your doctor, registered professional nurse or licensed social worker that your home needs modification and/or that you need equipment to live at your home instead of a facility.

### Alternate Plan of Care

Bankers will cover the cost of your care for services and supplies similar to those your policy covers under an alternate plan of care if we agree with your doctor, registered professional nurse or licensed social worker on your plan.

### Patient Care Coordination Program

Under this voluntary program, Bankers will assign a Patient Care Coordinator at no cost to you to help you, your family, your doctor, your registered professional nurse or licensed social worker choose the healthcare provider that's best for you.

## Additional Benefits

### Asset Protection

Once you begin using policy benefits, Bankers will send you statements as you earn Medicaid asset protection. Once your policy fulfills the term of your contract, you may apply to your state's Social Services Department for Medicaid assistance following all Medicaid eligibility guidelines. When determining your eligibility for Medicaid, the Department of Social Services won't count any assets that you have up to the amount that your policy has paid in benefits.

### Guaranteed Lifetime Renewability

If you pay your premiums on time, your policy will remain in force with no premium changes unless there's a class basis change or your discount ends, if applicable.

### Waiver of Premium

After you incur expenses covered by your plan for 90 days during any one period of expense, Bankers will waive the premium for you and your spouse if both of you are insured on the same policy while we continue to pay benefits. If you receive covered home health care for at least 3 days during a calendar week, it will count as 7 days towards the starting time for this feature.



# Customize your plan

## **Average Daily Amount**

This is the number we use to calculate your Maximum Monthly Benefit.

*Please note the Average Daily Amount is not a limit on the amount your policy will pay per day.*

## **Maximum Monthly Benefit**

This amount refers to the total your policy will pay per calendar month for covered home health care, adult day care, hospice or respite care services or supplies, and equals your Average Daily Amount multiplied by 31.

## **Lifetime Maximum Benefit**

This figure refers to the greatest amount your policy will pay during your lifetime.

## **Elimination Period**

This term refers to the total number of days your policy will not pay for services or supplies covered by your plan. The elimination period does not apply to hospice care, respite care, home modification, caregiver training or monitoring equipment benefits. Please note that if you receive covered home health care services for 3 days during a calendar week, Bankers will credit 7 days towards your elimination period. You need only satisfy your elimination period once.

### **Inflation Protection**

Each of the following options helps your Bankers plan keep up with increases in the cost of living. Most states require that Partnership policies include a level of inflation protection based upon your age:

Age 61 and under	Compound Inflation Protection
Ages 61 to 76	Some Level of Inflation
Age 76 or older	No Inflation Requirement

Inflation requirements may vary by state. Please consult with your insurance agent for the inflation requirement in your state.

### **Guaranteed Purchase Option**

If you don't select an annual inflation protection option, you can still increase your Maximum Monthly Benefit and Lifetime Maximum Benefit amounts by 15% every 3 years without evidence of insurability if:

- You haven't declined a previous offer
- You haven't incurred expenses of the type your policy covers
- You haven't reached your 90th birthday

If you decide you'd like to take advantage of this option, Bankers will base your premium on your current age at that time.

### **Survivor Maximum Benefit Increase (Rider 239T)**

Upon one's death, we'll increase the surviving spouse's Maximum Benefit by one half the deceased's in force Lifetime Maximum Benefit at the time of his or her death.

### **Paid-Up Survivorship Benefit (Rider 226G)**

After the tenth full year you and your spouse remain insured under your Bankers policy and rider, upon one's death, Bankers will waive all future premiums for the surviving spouse.

### **Restoration of Benefits (Rider 255R)**

If you don't need qualified or prescribed long-term care services for the same cause or causes for 180 days in a row, we'll restore all of your policy's benefits, except caregiving training, monitoring equipment or home modifications, in full. If your policy includes inflation protection, your Lifetime Maximum Benefit will restore to the amount that would have applied if no benefits had been paid under the policy.

*Essential  
Long-Term Care  
Insurance*



## Product Highlights at a Glance

	Home Health Care	Essential	Comprehensive
Ideal for Singles	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ideal for Couples	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Coverage for:			
Home Health Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Adult Day Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hospice Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Respite Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Caregiver Training	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Monitoring Equipment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Home Modifications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Facility-Based Care	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bed Reservation Charges	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Ambulance Services	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Alternate Plan of Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Patient Care Coordination Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Asset Protection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Inflation Protection Available	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Additional Benefit Riders Available	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Tax-Qualified Under Federal Law	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Participates in State Partnership Programs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



# Benefits

## Home-Based Care

Bankers will cover the following types of care, services and supplies:

### Home Health Care

Bankers will cover the charges up to your Maximum Weekly Benefit when you receive care, services or supplies from a home health care agency or qualified home health care provider:

■ Visits by:

- Home health aides
- Licensed nurses
- Licensed nutritional specialists
- Licensed physical, occupational, speech and inhalation therapists
- Medical social workers

And, when you receive care at home from any of the above providers, we'll also cover the following charges:

- Transportation to and from medical appointments
- Domestic cleaning and laundry services

- Home delivery of meals from an official meal service program
- Food shopping, other errands, meal preparation and cleanup
- Removal of hazardous debris or dirt

- Prescription drugs, medicines, medical supplies and lab services typically provided in a hospital or nursing home
- Rental of a wheelchair, hospital bed and/or other durable, portable therapeutic equipment up to the purchase price

## Additional Benefits

### Adult Day Care

Bankers will cover the charges up to your Maximum Weekly Benefit when you use any of the following services at a qualified adult day care facility:

- Transportation to and from the facility
- Meals provided by the facility
- Social, recreational and educational events designed to improve your functioning and level of self-awareness
- Visits by licensed nurses
- Visits by licensed physical, occupational and speech therapists
- Help with the regular and customary activities of daily living

### Facility-Based Care

Bankers will cover the charges up to your Maximum Daily Benefit when you receive care, services or supplies in:

- A qualified nursing home
- An assisted living facility
- An Alzheimer's facility
- A residential health care facility

We'll also cover:

### Patient Care Coordination Program

Under this voluntary program, Bankers will assign a Patient Care Coordinator at no cost to you to help you, your family, your doctor, your registered professional nurse or licensed social worker choose the long-term care provider that's best for you.

### Asset Protection

Once you begin using policy benefits, Bankers will send you statements as you earn Medicaid asset protection. Once your policy fulfills the term of your contract, you may apply to your state's Social Services Department for Medicaid assistance following all Medicaid eligibility guidelines. When determining your eligibility for Medicaid, the Department of Social Services won't count any assets that you have up to the amount that your policy has paid in benefits.

### Guaranteed Lifetime Renewability

If you pay your premiums on time, your policy will remain in force with no premium changes unless there's a class basis change or your discount ends, if applicable.

### Waiver of Premium

After you incur expenses covered while staying in a nursing home or assisted living facility for 90 days, Bankers will waive the premium for you while we continue to pay benefits for your stay.



# *Customize your plan*

## **Maximum Daily Benefit**

This figure refers to the highest amount your policy will pay per day for care you receive in a nursing home or assisted living facility. The Maximum Daily Benefit for care in an assisted living facility will be 80% of the Maximum Daily Benefit for care in a nursing home.

## **Maximum Weekly Benefit**

This amount refers to the total your policy will pay per calendar week for covered home health care or adult day care services or supplies, and equals your Assisted Living Facility Maximum Daily Benefit multiplied by 7.

## **Lifetime Maximum Benefit**

This figure refers to the greatest amount your policy will pay.

## **Home Health and Adult Day Care Lifetime Maximum Benefit**

As selected by you, this can be either up to 50% or 100% of your Lifetime Maximum Benefit.

## **Elimination Period**

This term refers to the total number of days your policy will not pay for services or supplies covered by your plan. You need only satisfy your elimination period once.

### Inflation Protection

Each of the following options helps your Bankers plan keep up with increases in the cost of living. Most states require that Partnership policies include a level of inflation protection based upon your age:

Age 61 and under	Compound Inflation Protection
Ages 61 to 76	Some Level of Inflation
Age 76 or older	No Inflation Requirement

Inflation requirements may vary by state. Please consult with your insurance agent for the inflation requirement in your state.

### Guaranteed Purchase Option

If you don't select an annual inflation protection option, you can still increase your Maximum Daily Benefit, Maximum Weekly Benefit and Lifetime Maximum Benefit amounts by 15% every 3 years without evidence of insurability if:

- You haven't declined a previous offer
- You haven't incurred expenses of the type your policy covers
- You haven't reached your 90th birthday

If you decide you'd like to take advantage of this option, Bankers will base your premium on your current age at that time.

*Comprehensive  
Long-Term Care  
Insurance*



## Product Highlights at a Glance

	Home Health Care	Essential	Comprehensive
Ideal for Singles	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ideal for Couples	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Coverage for:			
Home Health Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Adult Day Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hospice Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Respite Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Caregiver Training	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Monitoring Equipment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Home Modifications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Facility-Based Care	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bed Reservation Charges	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Ambulance Services	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Alternate Plan of Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Patient Care Coordination Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Asset Protection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Inflation Protection Available	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Additional Benefit Riders Available	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Tax-Qualified Under Federal Law	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Participates in State Partnership Programs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



# Benefits

## Home-Based Care

Bankers will cover the following types of care, services and supplies:

### Home Health Care

Bankers will cover the charges up to your Maximum Monthly Benefit when you receive care, services or supplies from a home health care agency or qualified home health care provider:

■ Visits by:

- Home health aides
- Licensed nurses
- Licensed nutritional specialists
- Licensed physical, occupational, speech and inhalation therapists
- Medical social workers

And, when you receive care at home from any of the above providers, we'll also cover the following charges:

- Transportation to and from medical appointments
- Domestic cleaning and laundry services

- Home delivery of meals from an official meal service program
- Food shopping, other errands, meal preparation and cleanup
- Removal of hazardous debris or dirt

- Prescription drugs, medicines, medical supplies and lab services typically provided in a hospital or nursing home
- Rental of a wheelchair, hospital bed and/or other durable, portable therapeutic equipment up to the purchase price

### Adult Day Care

Bankers will cover the charges up to your Maximum Monthly Benefit when you use any of the following services at a qualified adult day care facility:

- Transportation to and from the facility
- Meals provided by the facility
- Social, recreational and educational events designed to improve your functioning and level of self-awareness
- Visits by licensed nurses
- Visits by licensed physical, occupational and speech therapists
- Help with the regular and customary activities of daily living

### Hospice Care

Bankers will cover the charges up to your Maximum Monthly Benefit for hospice care, services and supplies if your doctor determines that you are terminally ill.

### Respite Care

Bankers will cover the charges for up to 21 days of professional care per calendar year when the person caring for you without charge needs a temporary break. Respite care includes charges up to your Maximum Monthly Benefit for services you receive in your home, another party's private residence, a facility that provides residential care, a home for the retired or aged, a nursing home or an assisted living facility.

### Caregiver Training

Bankers will provide a one-time benefit of up to 25% of your Maximum Monthly Benefit to professionally train a relative or friend who will care for you in your home free of charge.

### Monitoring Equipment

Bankers will provide up to 5% of your Maximum Monthly Benefit for up to 12 months during your lifetime to rent or lease a home emergency medical response system or medication monitoring or dispensing equipment.

## Facility-Based Care

Bankers will cover the charges up to your Maximum Daily Benefit when you receive care, services or supplies in:

- A qualified nursing home
- An assisted living facility
- An Alzheimer's facility
- A residential health care facility

We'll also cover:

### Bed Reservation Charges

Bankers will cover the charges up to your Maximum Daily Benefit for up to 30 days per calendar year if you temporarily stay elsewhere.

### Home Modifications

Bankers will cover the charges up to a Lifetime Benefit Amount equal to 30 times your Maximum Daily Benefit if we agree with your doctor, registered professional nurse or licensed social worker that your home needs modification and/or that you need equipment to live at your home instead of a facility.

### Ambulance Services

Bankers will cover up to \$75 per trip, up to 4 trips per calendar year, for ambulance services to or from a nursing home, assisted living facility, Alzheimer's facility or residential health care facility.

### Alternate Plan of Care

Bankers will cover the cost of your care for services and supplies similar to those your policy covers under an alternate plan of care if we agree with your doctor, registered professional nurse or licensed social worker on your plan.

### Patient Care Coordination Program

Under this voluntary program, Bankers will assign a Patient Care Coordinator at no cost to you to help you, your family, your doctor, your registered professional nurse or licensed social worker choose the long-term care provider that's best for you.

## Additional Benefits

### Asset Protection

Once you begin using policy benefits, Bankers will send you statements as you earn Medicaid asset protection. Once your policy fulfills the term of your contract, you may apply to your state's Social Services Department for Medicaid assistance following all Medicaid eligibility guidelines. When determining your eligibility for Medicaid, the Department of Social Services won't count any assets that you have up to the amount that your policy has paid in benefits.

### Restoration of Benefits

If you don't need qualified or prescribed long-term care services for the same cause or causes for 180 consecutive days, we'll restore all of your policy's benefits, except for caregiver training, monitoring equipment or home modification, in full.

### Guaranteed Lifetime Renewability

If you pay your premiums on time, your policy will remain in force with no premium changes unless there's a class basis change or your discount ends, if applicable.

### Waiver of Premium

After you incur expenses covered by your plan for 90 days during any one period of expense, Bankers will waive the premium for you and your spouse if both of you are insured on the same policy while we continue to pay benefits. If you receive covered home health care for at least 3 days during a calendar week, it will count as 7 days towards the starting time for this feature.



# Customize your plan

## Maximum Daily Benefit

This figure refers to the highest amount your policy will pay per day for care you receive in a nursing home or assisted living facility.

## Average Daily Amount

This is the number we use to calculate your Maximum Monthly Benefit. You can select either 50% or 100% of your Maximum Daily Benefit as this amount.

*Please note the Average Daily Amount is not a limit on the amount your policy will pay per day.*

## Maximum Monthly Benefit

This amount refers to the total your policy will pay per calendar month for covered home health care, adult day care, hospice or respite care services or supplies, and equals your Average Daily Amount multiplied by 31.

## Lifetime Maximum Benefit

This figure refers to the greatest amount your policy will pay during any single period of expense. Please see the Restoration of Benefits feature for more information.

## Elimination Period

This term refers to the total number of days your policy will not pay for services or supplies covered by your plan. The elimination period does not apply to ambulance services, hospice care, respite care, home modification, caregiver training or monitoring equipment benefits. Please note that if you receive covered home health care services for 3 days during a calendar week, Bankers will credit 7 days towards your elimination period. You need only satisfy your elimination period once.

### Inflation Protection

Each of the following options helps your Bankers plan keep up with increases in the cost of living. Most states require that Partnership policies include a level of inflation protection based upon your age:

Age 61 and under	Compound Inflation Protection
Ages 61 to 76	Some Level of Inflation
Age 76 or older	No Inflation Requirement

Inflation requirements may vary by state. Please consult with your insurance agent for the inflation requirement in your state.

### Guaranteed Purchase Option

If you don't select an annual inflation protection option, you can still increase your Maximum Daily Benefit, Maximum Monthly Benefit and Lifetime Maximum Benefit amounts by 15% every 3 years without evidence of insurability if:

- You haven't declined a previous offer
- You haven't incurred expenses of the type your policy covers
- You haven't reached your 90th birthday

If you decide you'd like to take advantage of this option, Bankers will base your premium on your current age at that time.

### Survivor Maximum Benefit Increase (Rider 226A)

Upon one's death, we'll increase the surviving spouse's Lifetime Maximum Benefit by one half the deceased's in force Lifetime Maximum Benefit at the time of his or her death.

### Paid-Up Survivorship Benefit (Rider 226G)

After the tenth full year you and your spouse remain insured under your Bankers policy and rider, upon one's death, Bankers will waive all future premiums for the surviving spouse.

### Shared Maximum Benefit (Rider 223G)

This additional coverage is only available if you and your spouse have the same policy benefit amounts. The Shared Maximum Benefit will be a single amount equal to your Lifetime Maximum Benefit that can be used by either or both of you after expenses covered by the policy equal the Lifetime Maximum Benefit.

Any selected Inflation Protection option will also apply to your Shared Maximum Benefit, but the Restoration of Benefits feature won't apply.



*For the  
Entire Portfolio*

## *Payment of Benefits*

Bankers will pay benefits when a doctor\*, registered professional nurse\* or licensed social worker\* certifies that you need qualified or prescribed long-term care services\*\* for one of the following reasons:

- 1** You need substantial supervision for protection from threats to your health or safety due to a deterioration or loss in your intellectual capacity that will last for at least 90 days.
- 2** You're functionally incapacitated such that you cannot perform 2 or more activities of daily living without hands-on or standby assistance. These activities are eating, bathing, dressing, toileting, continence and transferring to/from your bed, chair or wheelchair.

*\* Must be someone who is not a member of your immediate family.*

*\*\* Qualified long-term care services and prescribed long-term care services include all necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services as well as maintenance or personal care services.*



### **You May Qualify for Tax Benefits**

Policies GR-N500, GR-N520, GR-N540 and GR-N550 are intended to be federally tax-qualified long-term care insurance policies under section 7702B(b) of the Internal Revenue Code as enacted by The Health Insurance, Portability and Accountability Act of 1996.

If you're able to itemize deductions, paid premiums can be treated as a medical expense up to the limit for your age at the end of each tax year. In addition, benefits paid won't be counted as income, so they'll be non-taxable under current tax laws.

### **Charges Your Policy Will Not Cover**

The policy will not pay for:

Expenses due to war or acts of war; charges not usually made in the absence of insurance; services or supplies provided by your immediate family or someone who ordinarily lives in your home (caregiver training expenses for a non-professional aren't subject to this exclusion); services and supplies not included in the plan of care; expenses paid by Medicare or any other government insurance plan, except Medicaid.

Tax-qualified policies GR-N500, GR-N520, GR-N540 and GR-N550 will not pay for expenses included in the application of any Medicare deductible, coinsurance or co-payment amount.

For policy GR-N500 only, institutional care, such as care in a nursing home, assisted living facility, residential care facility or hospital, will not be covered under an Alternate Plan of Care.

# Choose the Best Plan for Your Individual Needs and Budget

GR-N500, GR-N520, GR-N540, GR-N550

Prepared For \_\_\_\_\_

	For You	For Your Spouse
<b>Maximum Daily Benefit</b> <i>For Essential and Comprehensive long-term care insurance select from \$40 to \$400. Home health care only, select from \$40 to \$250.</i>	\$ _____	\$ _____

<b>Lifetime Maximum Benefit</b> Maximum Daily Benefit multiplied by 365, 500, 730, 1,000, 1,095, 1,460, 1,500, 1,825*, 2,000, 2,190, 2,500, 2,920 or an unlimited amount	x _____	x _____
<b>Your Plan's Lifetime Maximum Benefit</b>	\$ _____	\$ _____

<b>Maximum Monthly Benefit</b> Average Daily Amount multiplied by 31	\$ _____	\$ _____
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**Home-Based Care**  
*Available only with GR-N500, GR-N520 and GR-N550*  Yes  No

**Elimination Period** *Select from 0, 15, 30, 60, 90 or 180\*\* days.* \_\_\_\_\_ days \_\_\_\_\_ days

**Inflation Protection**  
*In order to qualify for Long-Term Care Partnership insurance you must comply with your state's age-based inflation protection requirement. On joint plans, the younger age is used to determine inflation protection and must be chosen for both parties.*

<b>Compound Increases</b>	<input type="checkbox"/> 5% Compound	<input type="checkbox"/> 5% Compound
	<input type="checkbox"/> 4% Compound	<input type="checkbox"/> 4% Compound
	<input type="checkbox"/> 3% Compound	<input type="checkbox"/> 3% Compound
<b>Equal Increases</b>	<input type="checkbox"/> 5% Equal	<input type="checkbox"/> 5% Equal

**Survivor Maximum Benefit Increase**  Yes  No

**Paid-Up Survivorship Benefit**  Yes  No

**Non-Forfeiture Benefit**  Yes  No

**Shared Maximum Benefit\*\*\***  Yes  No

**Restoration of Benefits\*\*\*\***  Yes  No

**Additional Shared Maximum Benefit** \$ \_\_\_\_\_

## Married Couple Discount - 30%

This applies only to married couples.

If both of you remain insured on the same policy until one's death, the discount will continue to apply to the surviving spouse's premium.

**OR**

## Companion Discount - 10%

This applies only to unmarried persons who have lived together in the same residence for the past 5 years.

If you remain insured and living together until one's death, the discount will continue to apply to the survivor's premium.

## Limited Premium Payment Option\*\*\*

If you select this option, your policy will be paid-up and continue in force after you've paid the premium in full for the period selected.

Yes  No  
 10 Years  20 Years

**Premium \$** \_\_\_\_\_ Mode

**Discount Factor**  0.70 or  0.90

**Adjusted Premium \$** \_\_\_\_\_

*Premiums will vary according to the benefit amounts and options you select.*

\* Maximum benefit for GR-N500

\*\* For GR-N520, GR-N540, GR-N550 only

\*\*\* Not available with GR-N500

\*\*\*\* For GR-N500 only

## *The Bankers Difference*

At Bankers Life and Casualty Company, we don't just sell insurance—we help provide peace of mind—the ability to enjoy life's simple pleasures and remain comfortable, healthy and independent for as long as possible.

For more than 125 years, we've helped seniors relieve their financial concerns about managing unexpected healthcare expenses and planning for their future. And with more than \$9 billion in assets under management and over 150 branch offices nationwide, Bankers will be there to support our policyholders when they need us most. In fact, we're one of the only insurance companies in the country devoted to serving seniors' needs.

Bankers' career insurance agents have helped countless seniors improve their lives today by planning for their lives tomorrow. We live in the communities we serve and get to know our customers personally and professionally.

This brochure is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and the qualifications of a specific facility or service will be found in the policy and rider(s), if any, delivered to you. The terms of the policy and any selected rider(s) govern.

THE INFORMATION ABOVE WAS WRITTEN TO SUPPORT THE SALES AND MARKETING OF INSURANCE POLICIES OFFERED BY BANKERS LIFE AND CASUALTY COMPANY. BASED ON YOUR PARTICULAR CIRCUMSTANCES, YOU SHOULD SEEK ADVICE FROM AN INDEPENDENT TAX ADVISOR. YOU CANNOT RELY UPON OR USE THE INFORMATION ABOVE FOR THE PURPOSES OF AVOIDING ANY TAX OR TAX PENALTY THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE.

Bankers Life and Casualty Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Tax-Qualified Home Health Care Insurance  
Policy GR-N500

Tax-Qualified Essential Long-Term Care Insurance  
Policy GR-N520

Tax-Qualified Facility-Only Insurance  
Policy GR-N540

Tax-Qualified Long-Term Care Insurance  
Policy GR-N550

*SERFF Tracking Number:*      *BNLA-125731500*                      *State:*                      *Arkansas*  
*Filing Company:*              *Bankers Life and Casualty Company*              *State Tracking Number:*      *39601*  
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*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *17290-LTCP*  
*Project Name/Number:*      *Partnership Brochure/17290-LTCP*

## **Rate Information**

Rate data does NOT apply to filing.