

# Benefits and Features Worksheet

For your convenience, we've included our Benefits and Features Worksheet to help you make an informed decision if you're shopping around for long term care insurance coverage. This worksheet lists FLTCIP 3.0 benefits and features with a blank column that you can use to note the benefits of another long term care insurance plan (under the Policy 2 column) for a side-by-side comparison. If you need assistance with the worksheet or want financial ratings or other information on competing long term care insurance plans, please call us at **1-800-LTC-FEDS** (1-800-582-3337) **TTY 1-800-843-3557** to speak with one of our program consultants.

You may also visit us at **LTCFEDS.com** for additional information about the FLTCIP or to use our interactive calculators. The Premium Calculator provides premium quotes based on your age and choice of benefits. The Cost of Care Tool provides the average cost of care in the city of your choice.

	Federal Long Term Care Insurance Program 3.0	Policy 2*
<b>Insurance company information</b>		
Company name	John Hancock Life & Health Insurance Company	
Is the company licensed in your state?	Yes**	<input type="checkbox"/> Yes <input type="checkbox"/> No
Rating by insurance rating services***	John Hancock Life & Health Insurance Company Please visit <a href="http://LTCFEDS.com/about">LTCFEDS.com/about</a> for the most recent financial ratings.	
<b>Coverage</b>		
Reimbursement levels and covered services	<b>Comprehensive plan</b> <ul style="list-style-type: none"> <li>▶ <b>Nursing home care and assisted living facility</b> covered up to 100% of the <b>daily benefit amount (DBA)</b></li> <li>▶ <b>Home care and adult day care</b> covered up to 100% of DBA</li> <li>▶ <b>Informal care</b> provided by a friend, relative, or private caregiver (as long as that person did not live in your home at the time you became eligible for benefits) is covered up to 100% of DBA. Informal care provided by family members is covered for up to 500 days. When care is provided by non-family members, it's covered for the benefit period you've selected.</li> </ul>	
Daily benefit amount	Choice of: ▶ \$100 ▶ \$150 ▶ \$200 ▶ \$250 ▶ \$300 ▶ \$350 ▶ \$400 ▶ \$450 DBA choices are in \$50 increments.	

\* Other companies' policies may have features not included on this worksheet or use different names for their features.

\*\* Individual retail policy options and features may vary by state or may not be available in your state. The FLTCIP is a group program regulated and managed by OPM, and because of this fact, there are no variations in the FLTCIP by states.

\*\*\* The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates, or practices of the insurance company.



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	Federal Long Term Care Insurance Program 3.0	Policy 2*
<b>Coverage</b>		
<b>Benefit period</b>	Choice of: <ul style="list-style-type: none"> <li>▶ 2 years (730 days)</li> <li>▶ 3 years (1,095 days)</li> <li>▶ 5 years (1,825 days)</li> </ul>	
<b>Inflation protection options</b>	Choice of: <p><b>Automatic compound inflation option</b> 3% compounded annually</p> <ul style="list-style-type: none"> <li>▶ On each anniversary date of your original effective date (or the effective date you change to this option), your DBA and the remaining portion of your <b>maximum lifetime benefit (MLB)</b> will automatically increase at a rate of 3%.</li> </ul> <p style="text-align: center;"><i>or</i></p> <p><b>Future purchase option</b></p> <ul style="list-style-type: none"> <li>▶ Every two years, benefits increase with a corresponding increase in premium. The increase in benefits is based on the change in the U.S. Department of Labor's Consumer Price Index for All Urban Consumers. You may decline the increase a maximum of three times before you stop receiving offers.</li> </ul>	
<b>Stay-at-home benefit</b>	The stay-at-home benefit is payable up to 30 times the DBA. Stay-at-home services include: <ul style="list-style-type: none"> <li>▶ <b>caregiver training</b> payable up to seven times the DBA</li> <li>▶ care planning visits</li> <li>▶ home modifications</li> <li>▶ emergency medical response system</li> <li>▶ durable medical equipment</li> <li>▶ home safety checks</li> </ul> The stay-at-home benefit can be used at any time while you are meeting the benefit eligibility requirements, including during the waiting period. Any benefits paid under this provision will not reduce your MLB.	
<b>Care coordination services</b>	Our care coordinators are registered nurses experienced in long term care. Your care coordinator can: <ul style="list-style-type: none"> <li>▶ help you find care providers in your area</li> <li>▶ share the results of state survey reports about service availability, quality, costs, and licensing</li> <li>▶ arrange for discounted services</li> <li>▶ monitor the care you are receiving</li> <li>▶ assist with changing your plan of care as your needs change</li> </ul>	

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	Federal Long Term Care Insurance Program 3.0	Policy 2 <sup>o</sup>
<b>Coverage</b>		
<b>Alternate plan of care</b>	An alternate plan of care can be established if the care coordinator approves alternatives to the current plan that are both appropriate for your care and cost-effective. It may provide benefits for services or treatment not otherwise covered under the plan. Benefits paid reduce the MLB.	
<b>Bed reservations</b>	Up to 60 days per calendar year	
<b>Hospice care</b>	Care in a hospice facility or at home covered up to 100% of your DBA No waiting period requirement	
<b>Respite care</b>	<ul style="list-style-type: none"> <li>▶ Respite care in a nursing home, assisted living facility, or hospice facility</li> <li>▶ Respite care by a formal or informal caregiver at home</li> <li>▶ Respite care at an adult day care center</li> </ul> Covered up to 30 times the DBA per calendar year No waiting period requirement	
<b>Waiting period</b>	90 calendar days, no incurred expenses required during that time Only needs to be met once during your lifetime	
<b>Benefit triggers</b>	Dependencies in two or more of the six activities of daily living, including standby or hands-on assistance with <b>bathing, continence, dressing, eating, toileting, and transferring</b> due to a loss of functional capacity that is expected to continue for at least 90 days or separate cognitive impairment trigger.	
<b>Waiver of premium</b>	You will not have to pay your premium if you are eligible for benefits and have satisfied the waiting period requirement. We will also waive your premium if you are eligible for benefits and receiving hospice care.	
<b>Refund of premium death benefit</b>	If your FLTCIP coverage is in force on your date of death, a refund of premium death benefit may be payable. Other rules and restrictions may apply.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Independent third-party claims appeal</b>	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Nonforfeiture feature</b>	A <b>contingent nonforfeiture</b> feature that provides paid-up long term care insurance coverage for a shortened benefit period if coverage lapses after an increase in premiums beyond a certain level as specified by the National Association of Insurance Commissioners.	
<b>Portability</b>	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Guaranteed renewable</b>	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No

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	Federal Long Term Care Insurance Program 3.0	Policy 2*
<b>Coverage</b>		
<b>International benefits</b>	We will pay benefits for covered services you receive outside the <b>United States</b> . When you receive such services, we will pay benefits up to the benefit amounts shown on your schedule of benefits for those covered services.	
<b>Benefits payable for preexisting conditions</b>	Once you are enrolled and you become eligible for benefits, benefits are payable even if the need for services results from a preexisting condition. There are, however, requirements about when a preexisting condition must be disclosed during the application process.	
<b>Payment options</b>	<ul style="list-style-type: none"> <li>▶ Payroll or annuity/pension deduction</li> <li>▶ Automatic bank withdrawal</li> <li>▶ Direct bill</li> </ul>	
<b>Premium guarantee</b>	Premiums are not guaranteed. Your premium will not change because you get older or your health changes or for any other reason related solely to you. We may only increase your premium if you are among a group of enrollees whose premium is determined to be inadequate. While the group policy is in effect, OPM must approve the change.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Premium stabilization feature</b>	This feature is designed to reduce the potential need for future premium increases. Under certain conditions, this amount may be used to offset your future premium payments or provide a refund of premium death benefit.	
<b>Premium offset</b>	As part of the premium stabilization feature (PSF), if you have been enrolled in FLTCIP 3.0 for 10 years, you may be eligible to use your PSF amount to offset 50% of your monthly FLTCIP 3.0 premium going forward. Other rules and restrictions may apply.	
<b>Tax-qualified</b>	Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Spousal benefits</b>	A spousal discount is built into the group rates to benefit all enrollees; however, the FLTCIP does not offer a shared care benefit or separate discount for spouses.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>No war exclusion</b>	Coverage under the FLTCIP does not have a war exclusion. As a result, benefits may be payable for conditions due to war or acts of war, declared or undeclared, or service in the armed forces or auxiliary units. There is also no catastrophic coverage limitation.	

\* Other companies' policies may have features not included on this worksheet or use different names for their features.