

GOLDENCARE USA - Power Zone Grid

	BRAND NEW POLICY United of Omaha - CASH-FIRST	Allianz Generation Protector II	MedAmerica Simplicityⁱⁱ	MetLife LTC-VIP2 Value-Ideal-Premier	John Hancock Leading Edge	Prudential LTC-3
AM Best Ratings	A+	A+	A-	A+	A++	A+
POWER ZONE	Single AND Married Under 70	Married Couples 65+	Married under Age 70	Group Simplified Issue	Ages 40-65	Single
Spousal/Household Discounts	10% Household, 35% both/15% one spouse insured, 15% good health	10% Household, 30% both spouses insured, 15% one spouse insured	20% when one, 40% when both Care Partners are insured	VIP2: 30%, 15%, & 15% Resident	30% both spouses insured 15% one spouse insured	30% both spouses insured 15% only one spouse applies
Market Niche	Cash Benefits & Reimbursement Benefits in one policy. All benefits paid monthly. 5 Year Rate Guarantee Calendar Day EP Optional HHC EP Waiver Pay Option: Flex to Age 85	130% HHC Option: only takes 100% from pool. Optional Waiver of HHC EP: also reduces NH EP. Indemnity HHC Options: offer separate money pools. 5 Year Rate Guarantee	Simplicity is designed as a tax-qualified cash product. Submission of provider bills, proof of loss, or other info on benefit usage not required.	Employer Groups	CPI Inflation targets younger market at overall lower premium than standard 5% Compound. CPI varies each year, increases based on Consumer Price Index.	Home Support Services: 50 x MDB lifetime. Private Care Consultation: 20 x MDB per calendar year. Cash Alternative: 40% of Reimbursed Amount.
Cash Availability	Monthly Cash = 40% or 50% of Basic HHC No Elimination Period No Bills to Submit	Optional Indemnity: Full, 10%, 25% or 50% or Monthly	Monthly CASH Benefit paid prospectively - in-advance, day after satisfying EP - to spend as needed anywhere in the world.	Premier Plan: Cash Payment Built-In Ideal Plan: Monthly Reimbursement Value Plan: Daily Reimbursement	None	Built-In Cash Alternative pays 40% of HHC Benefit.
Informal care provided by friends and family.	Monthly Cash benefits are payable when spouse, friends and family provide care.	Available with Comprehensive or HHCC Monthly Indemnity Options	Yes <i>Cash is King!</i>	Incl. for "Supp. Services" Ideal Plan up to 1x MDB	Excluded unless family member is licensed or regular employee of HHC Agency.	Available if using the Cash Benefit Rider. <i>Again...Cash is King!</i>
Benefit Dollar Range	Monthly - \$1,500 to \$9,000 in \$500 increments	\$50 to \$500 MDB in \$10 increments	Monthly: \$1,500, \$3,000, \$4,500 \$6,000, \$7,500, \$9,000 or \$12,000	\$50 to \$400 MDB in \$10 increments	Daily: \$50 to \$500 or Monthly: \$500 to \$15,000	\$50 - \$500 MDB
Benefit Period or Max. \$ Benefit	\$50,000 - \$500,000 in \$25,000 increments	2, 3, 4, 5 or 8 Years or Unlimited	\$100,000, \$200,000, \$300,000 \$500,000 or \$1,000,000	2, 3, 4, 5 or 7 Years or Unlimited. Unlimited not available with Premier Plan	3 or 5 Years or 5 Years + \$1,000,000	2, 3, 4, 5, 6 or 10 Years or Unlimited
Elimination Periods	0, 30, 60, 90, 180 or 365 days. Calendar Day Cumulative EP needs to be met just once. Optional HHC Waiver	7, 30, 60, 90, 180 or 365 days EP needs to be met just once. Optional Calendar Day EP Waiver of HHCC EP	30, 60, 90 or 180 days. EP are Calendar Days and need to be met just once.	Cumulative, only needs to be satisfied once. Ideal uses service days. Premier uses calendar days. Calendar day option	100 Days. Optional HHC EP Waiver	30, 60, 90, 120, 180 or 365 days beginning with date eligibility Needs to be met just once. Optional Calendar Day EP.
Home Modification	Available with Care Coordination No Elimination Period Pays 2x Monthly Basic HHC	Offered under Alternative Plan of Care Benefit	Limited to Monthly Cash Benefit	Ideal Plan: 15 x MDB Transition Expense Allow. Premier = Cash	Additional stay-at-home benefit. No EP. Lifetime Benefit: 30 x MDB	Yes, 50 x MDB.
Inflation Options	Lifetime or 20 Years: 5% Compound Maximum Increase 2x, 3x, 4x. 3%, 3.5%, 4%, 4.5% Lifetime/Buy-Up Option	3%, 4%, or 5% Comp/No Max, 5% Comp/Double Max, 5% Simple/No Max	5% Simple, 5% Double Max, 3% or 5% Comp/No Max	5% Comp, 5% Simple Future Purchase Option	CPI Automatic, 5% Compound, GPO	Periodic Inflation Benefit 5% Simple, Comp/Double Max, 5% Comp/No Max
Optional Riders	Spouse Shared, Spouse Waiver/Survivorship, (Uninsured) Spouse Security pays add'l 60% of MDB paid for insured spouse's LTC services. Add'l benefit does not count toward Lifetime Maximum. Restoration of Benefits	HHCC Monthly Benefit Shared Care, Spousal Waiver of Premium, Survivorship, Limited Pay, Accelerated Premium, Shortened Benefit, ROP & Full ROP Restoration of Benefits	Shared Care, Restoration of Benefits Shared Waiver, Survivor Benefit, ROP, Full ROP, Shortened Benefit Period Premium Payment Options: 10-Pay	Shared Care, Nonforfeiture, ROP less claims paid. Premium Payment Options: 10 Pay, Pay to 65, Double Pay First Year, Reduced Pay at 65	Shared Care, Non-Forfeiture	Flex Cash Monthly Benefit, Cash Benefit, Shortened Benefit Period, Restoration of Benefits, Joint Waiver of Premium, Survivor Waiver of Premium, Shared Care Premium Payment Options: 10-pay, Paid Up or Reduced Premium. At Age 65.
State Availability Benefits & Options may vary by state.	AL, AR, AZ CO, GA, IA, IL, KS, KY, LA, ME, MI, MN, MO, MS, NC, ND, NE, NH, OH, OK, OR, SC, SD, UT, WV, WY.	All States except: CA, HI, MA and NY.	All States except: CA, MO, MT, NC, RI and VT.	All States	All States	All States except HI.