

GOLDENCARE USA - Power Zone Grid

	United of Omaha Assured Solutions	Allianz Generation Protector II	MedAmerica Simplicity ⁱⁱ	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, 30% both spouses insured, 15% one spouse insured	10% Household, 30% both spouses insured, 15% one spouse insured	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	Up to 300% of MDB paid for Prof. Services. ALF paid at 50%, 60%, 70%, 80% or 100%. 10 BIO Options 5 Year Rate Guarantee Optional HHC EP Waiver	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	Independence Support Benefit: 50 x MDB lifetime. Private Care Consultation: 20 x MDB per calendar year. Cash Alternative: 40% of Reimbursed Amount.
Cash Availability	Built-in Cash Alternative pays 10X Basic HHC each month. Otherwise benefits based on charges incurred.	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	Cash Benefit Rider creates a monthly indemnity = MDB x Days in Month. Can be used for care outside the USA.
Informal care provided by friends and family.	Included in Non-TQ version in lieu of Cash Alternative Benefit.	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	\$50 to \$500 MDB in \$10 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	2, 3, 4, 5, 6 or 8 Years or Unlimited.	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. 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, 90,180 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	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: 2.5%, 3%, 3.5%, 4%, 4.5% or 5% Comp. or 5% Simple. 10 or 20 Yrs: 5% Comp. Default: Built-in GPO	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.	HHCC Monthly Benefit Shared Care, Spousal Waiver of Premium, Survivorship, Limited Pay, Accelerated Premium, ROB, Shortened Benefit, ROP & Full ROP.	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 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.	All States except: CA and NY	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.