

Carrier Features



Company	Ratings	Type of Policy	Type of Elimination Period	Return of Premium	Paid Up Options	Niche Market	Int'l Coverage
Allianz	A.M. Best: A S & P: AA Moody's: A2 Comdex:86	Daily Reimbursement Monthly Reimbursement Cash Rider	Service Day Calendar Day with Rider	Full: Regardless of Claims Limited: Minus Claims	10 Pay To Age 65	Future Purchase of Benefits w/no add'l underwriting Ages 80-84	Must be country defined in VWP, will pay actual expenses up to 70% of the facility benefit for a maximum of 730 days
Genworth	A.M. Best: A S & P: A Moody's: A2 Comdex:78	Daily Reimbursement Monthly Reimbursement	Service Day	Limited: Rider must be in force for 10 consecutive years, minus claims paid	10 Pay To Age 65	Name Recognition and AARP Exclusive	Priv Choice - NH only, 75% of the monthly max benefit for up to 4 years
John Hancock CCII	A.M. Best: A++ S & P: AA+ Moody's: Aa3 Comdex:96	Daily Reimbursement Monthly Reimbursement	Enhanced Service Day	Limited: Minus Claims Paid	10 Pay To Age 65	CPI Inflation Ages 80-84	100% of the LTC benefit for a maximum of 1 year
John Hancock LE	A.M. Best: A++ S & P: AA+ Moody's: Aa3 Comdex:96	Daily Reimbursement Monthly Reimbursement	Service Day	N/A	10 Pay To Age 65	CPI Inflation Ages 80-84	100% of the LTC benefit for a maximum of 1 year
MetLife VIP 2	A.M. Best: A + S & P: AA- Moody's: Aa2 Comdex:95	Daily Reimbursement Monthly Reimbursement Cash or Indemnity	Service Day	Limited: Rider must be in force for 10 consecutive years, minus claims paid	10 Pay To Age 65	Cash Plan Indemnity Rider Ages 80-84	Per diem 50% of the HHC benefit, multiplied by 3,650. The ep is 2x the ep elected, as calendar days
MetLife LSA	A.M. Best: A + S & P: AA- Moody's: Aa2 Comdex:95	Reimbursement Cash Rider	Calendar Day	N/A	10 Pay Custom only	Purchase cash amounts at younger ages/buy up later	50% of Benefit
Mutual of Omaha	A.M. Best: A+ S & P: AA- Moody's: Aa3 Comdex: 95	Monthly Reimbursement	Calendar Day	Full: Regardless of Claims Limited: Minus Claims Limited: Minus Claims if death before age 65	10 Pay 20 Pay To Age 65 Single Pay	Built-in Cash Benefit of 35% Coverage for uninsurable spouse	12 x the maximum monthly benefit
Prudential	A.M. Best: A+ S & P: AA- Moody's: A2 Comdex: 86	Daily Reimbursement Monthly Reimbursement Cash Rider	Calendar Day	Limited: Minus claims paid	10 Pay To Age 65	Built-in Cash Benefit of 40% Cash Rider	75% of the LTC benefit for 365 days