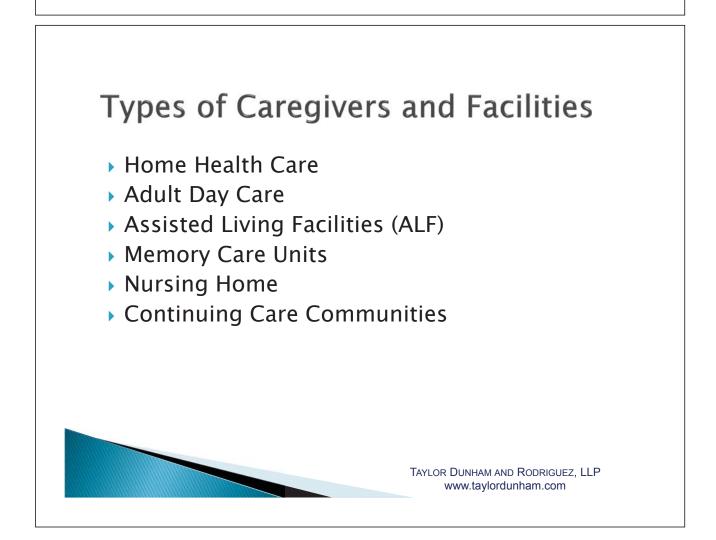
The Ins and Outs of Long-Term Care Insurance

Jennifer Tatum Lee

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Home Care Benefit

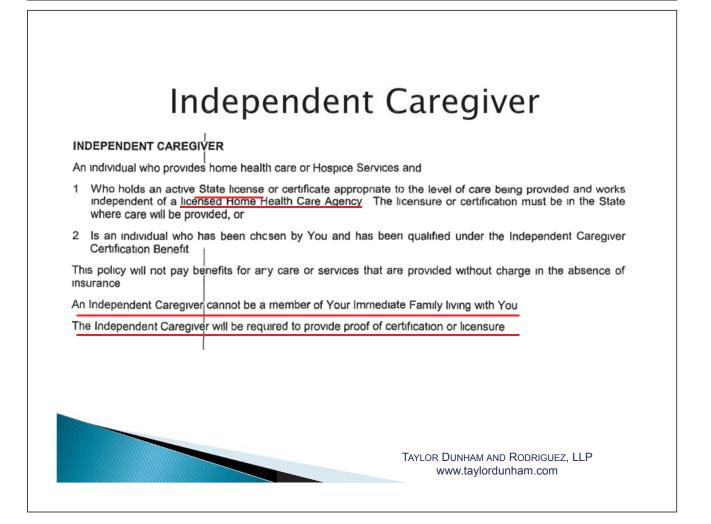
WHAT IS THE HOME CARE BENEFIT AND HOW DOES IT WORK

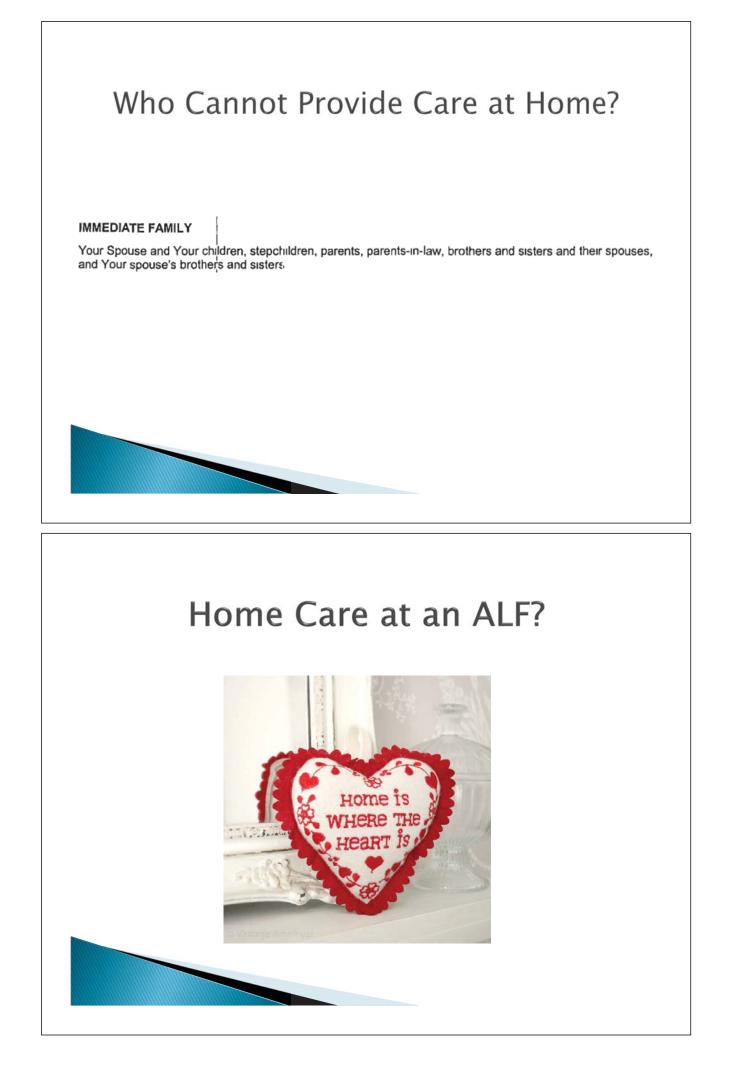
We will pay benefits when You require Home Care Home Care includes Qualified Long Term Care from a Home Health Care Agency, an <u>Independent Caregiver</u> or an adult day care center Care management costs, which are incurred as part of the approval process for an Independent Caregiver, will count against the Maximum Lifetime Benefit We will pay Home Care Benefits on the basis of the expenses incurred during each Week rather than on a daily basis as follows

For care received during the period of a Week, We will pay the lesser of

- 1 The Maximum Weekly Home Care Benefit, or
- 2 The total of
 - A 100% of the expenses incurred for occupational, physical, respiratory, or speech therapy, or nursing care services provided by a registered nurse (R N) or a licensed practical or vocational nurse (L P N or L V N), and
 - B 100% of the expenses incurrec for services provided by a medical social worker, home health aide, homemaker, and similar services, and
 - C 100% of the expenses incurrec for home delivered meals, special meals, nutrition services, and
 - D 100% of the expenses incurred for Adult Day Care and transportation between the Home and the adult day care center

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